

# EXHIBIT A

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IN THE SIXTH JUDICIAL DISTRICT COURT  
IN AND FOR SEVIER COUNTY, STATE OF UTAH

WENDY GRAHAM, an individual Plaintiff,  vs.  FARM BUREAU PROPERTY AND CASUALTY INSURANCE COMPANY, a Foreign Business Corporation, JOHN DOES 1-5, individuals, JANE DOES 1-5, individuals, BLACK CORPORATIONS 1-5, Defendants.	<b>VERIFIED COMPLAINT</b>  Civil No.  Judge
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Comes now the Plaintiff, above-named, by and through counsel, D. Bruce Oliver, and as  
and for a cause of action against the Defendant(s), alleges as follows:

**JURISDICTION**

1. Plaintiff is a resident of Monroe, Sevier County, State of Utah.
2. Defendant Farm Bureau Property and Casualty Insurance Company (hereinafter,  
“Farm Bureau”) is a foreign entity with a registered agent in the State of Utah and

conducts business within the State of Utah and Sevier County.

3. Each of the John and Jane Does are residents of the State of Utah.
4. It is Plaintiffs belief that any business entity which would be discovered and named herein would be a Utah Corporation.
5. The home which is the subject matter of this lawsuit is located in the City of Monroe, Sevier County, State of Utah.
6. Plaintiff obtained the insurance policy at issue herein through a Farm Bureau Insurance provider with an established place for conducting business within Sevier County, State of Utah
7. This court is the court with proper jurisdiction and is the court with proper venue.

### **FACTS**

8. Plaintiff hereby incorporates paragraphs 1-7 as if set forth fully herein.
9. Wendy Graham (hereinafter "Plaintiff") owns a home located at 3001 South 600 West Monroe, in Sevier County, State of Utah.
10. The home was built in 1995 and is situated on several acres of ground with several out-buildings.
11. Plaintiff purchased insurance coverage on the home and property through a local Farm Bureau agent she had worked with before.
12. The particular and specific insurance policy in question ran from September 16th, 2023, to and including September 16th, 2024.
13. Plaintiff paid her annual premium in full when the policy was purchased.
14. The insurance policy number was 8300880. A copy of the policy is attached hereto

as “Exhibit A”.

15. The insurance policy was for replacement costs plus loss of use, as well as, replacement costs for household personal property and loss of use, which was also replacement costs.
16. On November 17th, 2023, while Plaintiff was out of town, a fire broke out in her home.
17. Plaintiff had nothing to do with the fire. She neither set it, caused it to be set, nor was she aware of anyone who might have set it.
18. The interior of the home was badly, if not totally destroyed.
19. The contents of the home and all items of Plaintiff’s personal property therein were destroyed as a result of the fire.
20. Plaintiff was left without any personal property for her own personal use, i.e.: clothes, makeup, toiletries, cooking/eating items, etc.
21. The home was and still is uninhabitable.
22. Plaintiff had to find a different place to live.
23. Plaintiff's home was secured with a lockbox, placed on the front door by Defendant. Plaintiff was never given the combination to the lockbox by Defendant.
24. Since the fire, Plaintiff has had to pay rent on an apartment as well as the mortgage on her destroyed home.
25. Defendant’s investigation alleged that there were multiple points where possible accelerant was located, which suggests the fire was intentional.
26. Defendant began to question Plaintiff as if she were a suspect or involved in the fire.

27. As stated in Paragraph 17 hereinabove, Plaintiff had nothing to do with the fire that destroyed her home.
28. It has been almost a year and a half, giving Defendant every opportunity to send its adjustors and investigators to find whatever there is to find in the house. Yet all this time, there is no information shared with Plaintiff, in spite of numerous requests.
29. Defendant has never produced proof of anything which would substantiate Plaintiffs involvement in any manner with the fire.
30. Defendant's claim that a friendly conversation between plaintiff and a fellow Sunday School teacher from the same church, who was also Plaintiff's insurance agent, is a basis to question her involvement in the fire.
31. The conversation Plaintiff had with said teacher had been about the coverage of an insurance policy.
32. Through all of Defendant's allegations and attempts to justify not honoring the terms set forth in the policy, we still find that Plaintiff was not involved in the house fire, and Farm Bureau continues to cause more harm to Plaintiff each day.
33. Plaintiff has been without her home and has only been inside of the home 5 or 6 times since the fire.
34. The stairway between the basement and the main floor is non-existent at all.
35. One individual, while inspecting the house, almost fell through the upstairs floor, which collapsed under their feet.
36. Rebuilding the house would probably cost between \$500,000 and \$600,000.
37. To replace all of Plaintiff's personal property would likely cost in excess of,

\$300,000.00. An itemized list of property in the home is attached hereto as “Exhibit B”.

38. During the period since the fire, Plaintiff's daughter, Chelsea, whose bedroom in the house was destroyed, has lived in the garage on the property, which is without heat.
39. During this time, Plaintiff was found in contempt of court in her divorce from Gary Graham because she has not been able to pay all her bills, rent on an apartment, and her mortgage.
40. During this time, she has had romantic problems with her paramour due to stress and uncertainty concerning her future.
41. During this time, Defendant has not paid Plaintiff's expenses as provided in the homeowner's insurance policy.
42. With very little assistance from Defendant, Plaintiff has been homeless for more than 479 days, or in other words, 1 year, 3 months, and 22 days, which continues to increase day by day. This is both callous as well as unjustified.
43. During this time, Defendant has not removed one garbage bag of debris.
44. During this time, Defendant has not pounded in one nail.
45. During this time, Defendant has not painted one square foot of wall.
46. During this time, Defendant has not replaced one bit of tile.
47. During this time, Defendant has not attempted to render any part of the house more habitable.
48. During this time, Defendant has had ample amount of time to perform under the contract.

49. During this time, and despite Defendant's efforts to prove that either Plaintiff or Plaintiff's daughter was somehow responsible for the fire that destroyed her home, the authorities have done their own investigations and have declined to prosecute.

**FIRST CAUSE OF ACTION**  
**(Breach of Contract)**

50. Plaintiff incorporates paragraphs 1-49 as if set forth fully herein.
51. Plaintiff contracted with Defendant for insurance on her home and personal property.
52. Defendant has failed to perform their responsibility, under the contract.
53. Defendant has had no viable or reasonable purpose not to fulfill their obligation under the contract.
54. Plaintiff has complied with and fulfilled all her obligations under the contract.
55. Defendant has performed almost none of their obligations under the contract.
56. Based upon Defendant's breach of contract, Plaintiff has been damaged in an amount of not less than \$900,000.00, plus her attorney's fees and costs in bringing this action.

**SECOND CAUSE OF ACTION**  
**(Negligent infliction of Emotional Distress)**

57. Plaintiff hereby incorporates paragraphs 1-56 as if set forth fully herein.
58. Defendant negligently refused to perform under the contract between Plaintiff and Defendant.
59. There has not been substantial or concrete evidence provided which would justify Defendant's dilatory approach to the performance of the contract.

- 60. This unwarranted delay has caused significant distress in Plaintiff's life.
- 61. This delay has resulted in Plaintiff being found in contempt of court in her divorce case.
- 62. This delay has resulted in Plaintiff having to watch her daughter, Chelsea, living in an unheated garage through two cold winters.
- 63. This delay has resulted in Plaintiff having to stand by and watch her daughter, Chelsea, going through an entire pregnancy without the comfort of being in her own room, which was destroyed in the fire.
- 64. More recently, the delay has negatively affected Plaintiff's career, housing, and social standing within her community.
- 65. Based upon Defendant's negligent infliction of emotional distress, Plaintiff should be awarded a nominal amount of \$250,000.00.

**THIRD CAUSE OF ACTION**  
**(Intentional Infliction of Emotional Distress)**

- 66. Plaintiff hereby incorporates paragraphs 1-65 as if set forth fully herein.
- 67. Defendant intentionally refused to perform under the contract between Plaintiff and Defendant.
- 68. There has not been substantial or concrete evidence provided which would justify Defendant's dilatory approach to the performance of the contract.
- 69. This unwarranted delay has caused significant distress in Plaintiff's life.
- 70. This delay has resulted in Plaintiff being found in contempt of court in her divorce case.



71. This delay has resulted in Plaintiff having to watch her daughter, Chelsea, living in an unheated garage through two cold winters.
72. This delay has resulted in Plaintiff having to stand by and watch her daughter, Chelsea, going through an entire pregnancy without the comfort of being in her own room, which was destroyed in the fire.
73. More recently, the intentional delay has negatively impacted Plaintiffs career, housing, and standing within her community.
74. Based upon Defendant's intentional infliction of emotional distress, Plaintiff should be awarded a nominal amount for damages of \$250,000.00 plus punitive damages against Defendant, sufficient enough to discourage Defendant from engaging in this type of conduct in the future.

#### **PRAYER FOR RELIEF**

WHEREFORE, Plaintiff having stated with specificity the causes of action against Defendant, hereby prays for the relief sought herein and judgement against the Defendant as follows:

- A. For a judgement awarding compensatory damages to Plaintiff for the Breach of Contract by Defendant, in an amount of not less than \$900,000.00.
- B. For judgement against Defendant in an amount of \$250,000.00 for negligently inflicting emotional distress upon Plaintiff.
- C. For judgement against Defendant in an amount of \$250,000.00 for intentionally inflicting emotional distress upon Plaintiff.
- D. For judgement of punitive damages against Defendant for intentionally inflicting

emotional distress upon Plaintiff.

E. For an award of reasonable attorney fees and costs in prosecuting this action.

F. For any other such relief this Court deems just and proper under the premises.

DATED this 18<sup>th</sup> day of March 2025

/s/ D. Bruce Oliver  
D BRUCE OLIVER  
Attorney for Plaintiff

**VERIFICATION/DECLARATION**

I, WENDY GRAHAM, in accordance with *Utah Code Ann. §78B-18a-101 et seq.*, declare under criminal penalty of the State of Utah that I am a Petitioner in the above-entitled matter and that I have read the foregoing VERIFIED COMPLAINT and know the content thereof and that the same are true to the best of my knowledge except as to the matters therein stated as being upon information and belief, and, as to those matters, I believe them to be true.

DATE: 03/18/2025

/s/ Wendy Graham\*  
WENDY GRAHAM  
Plaintiff  
(\*Signed by E-filer with  
Permission)

# EXHIBIT A

**Amended Declarations - Place With Your Policy**

THIS IS NOT A BILL

**Farm Bureau Property & Casualty  
Insurance Company**  
5400 University Avenue  
West Des Moines, Iowa 50266-5997

**First Named Insured**  
WENDY GRAHAM  
3001 S 600 W  
MONROE, UT 84754

**Policy Number** 8300880  
Policy Period 09-16-2023 to 09-16-2024  
Amended 01-21-2024

**Your Farm Bureau Agent**  
TYLER L JEFFS  
435-381-2333

**Farm Bureau Member's Choice Policy**

**Customer Service** 866-399-3237  
**Claims Hotline** 800-226-6383

This declarations is a part of the policy and shows the coverages  
that are provided during the specified policy period.

**Named Insured(s)**

WENDY GRAHAM

**Summary of Coverage****Annual Premium**

Property/Liability Coverage .....	\$1,151.84
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**Change Description**

Removed Vehicle Coverage

**Policy Discounts**

Total Account  
Property Claim Free

Protective Devices  
Paid In Full

## Property/Liability

Coverage	Limits	Deductible
Bodily Injury Liability/Property Damage Liability	\$100,000 each occurrence	
Medical Payments to Others	\$500 each person/each occurrence	
Liability Loss Assessment	\$1,000 each occurrence	
Fire Department Service Charge	\$1,000	No
Property Loss Assessment	\$1,000	No

### Insured Location

3001 S 600 W, MONROE, UT 84754-4607

Location Description:

Coverage	Limits	Deductible/Wind & Hail
<b>1995 Dwelling</b>	\$335,500	\$2,500/\$3,500
Replacement Cost		
Special		
Loss of Use - Actual Loss Sustained	12 months	
Water Backup of Sewers/Drains	\$10,000	\$2,500
Service Line		
<b>Household Personal Property</b>	\$234,850	\$2,500/\$3,500
Replacement Cost		
Special		
Tenant's Loss of Use - Actual Loss Sustained	12 months	
Special Limits of Insurance		
Money	\$200	
Valuable Records	\$1,000	
Watercraft	\$500	
Trailers	\$500	
Jewelry/Furs	\$1,000 per item/\$2,000 per occurrence	
Plateware	\$5,000	
Firearms	\$2,000 per item/\$4,000 per occurrence	
Business Property On Premises	\$2,500	
Business Property Off Premises	\$1,000	
Electronic Apparatus	\$1,000	
Water Backup of Sewers/Drains	\$10,000	\$2,500
<b>Frame Storage Shed 10 X 12 Other Building Rates</b>	\$22,000	\$2,500/\$3,500
Replacement Cost		
Special		
<b>Garage 20 X 30 Other Building Rates</b>	\$93,500	\$2,500/\$3,500
Replacement Cost		
Special		

First Mortgagee      PENNY MAC  
8195150793      PO BOX 6618  
                             SPRINGFIELD, OH 45501  
                             1995 Dwelling - 3001 S 600 W, MONROE, UT 84754-4607

**Annual Property/Liability Premium** **\$1,151.84**

## Policy Forms & Endorsements

PKXX.J0001.0510	PKUT.SGENL.0422	PKUT.SGENS.0510	PKUT.SLIAB.0420
PKUT.MPLIA.0919	PKUT.SPROP.1216	PKUT.MDWLG.0919	PKUT.MGOOS.0618
PKUT.MHHPP.0711	PKXX.EP016.0922	PKXX.EX009.0116	

**Summary of Policy Forms & Endorsements**

**First Named Insured**

WENDY GRAHAM  
3001 S 600 W  
MONROE, UT 84754

**Policy Number** 8300880

Policy Period 09-16-2022 to 09-16-2023  
Amended 01-24-2023

**Policy Section/Modules**

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Jacket	PKXX.J0001.0510
General Section	PKUT.SGENL.0422
Mutual Conditions	PKUT.SGENS.0510
Vehicle Section	PKUT.SVEHI.0510
Vehicle Liability Module	PKUT.MVLIA.0508
Auto No-Fault Module	PKUT.MANFL.0315
Damage to Your Vehicle Module	PKUT.MVDAM.1008
Auto Uninsured and Underinsured Motor Vehicle Module	PKUT.MAUMU.0510
Liability Section	PKUT.SLIAB.0420
Personal Liability Module	PKUT.MPLIA.0919
Property Section	PKUT.SPROP.1216
Dwelling Module	PKUT.MDWLG.0919
Garages, Outbuildings and Other Structures Module	PKUT.MGOOS.0618
Household Personal Property Module	PKUT.MHHPP.0711

**Endorsements**

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Disclosure of Terrorism Coverage and Premium	PKXX.EX009.0116
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## Liability Section

This section, combined with the General Section and liability modules, provides the liability coverages you selected, as indicated in the Declarations.

The ownership, use or occupancy of your home or other property and your personal activities can result in injury to others or damage to property of others for which you can be held legally liable.

### Introduction

Your liability coverages are determined by combining the terms and provisions of the General Section and Liability Section with one or more of the following liability modules:

- A. Personal Liability Module for the home owner or renter providing coverage for bodily injury liability, property damage liability and medical payments to others.
- B. Farm/Ranch and Personal Liability Module for farmers/ranchers providing the coverages in the Personal Liability Module as well as farm/ranch liability coverages.
- C. Farm/Ranch Employer Liability Module for employers of "farm/ranch" labor providing liability and medical payments coverages for "farm/ranch employees" who are not eligible for workers compensation.
- D. Business Liability Module for owners of a "business" providing liability coverage for the "business".

Coverages in the Liability Section apply anywhere in the world with respect to an "insured's" activities and the ownership, use or occupancy of "insured locations" except as specifically limited or excluded.

The Liability Section does not provide coverage for any liability related to automobiles or motorcycles. It also does not cover recreational motor vehicle or watercraft liability except with respect to limited coverage as specified in the liability modules.

### Notification Of Loss

In case of an accident, "occurrence" or loss to which this insurance may apply, refer to the General Section for specific notification of loss instructions.

### Payment For Loss

The Payment For Loss provisions in the General Section apply and are expanded as follows with respect to coverage provided by this section:

### Limit of Insurance

The limit of insurance indicated in the Declarations for "bodily injury" and "property damage" is the most we will pay for all "damages" from any one "occurrence", regardless of the number of "insureds", claimants, claims made or "persons" injured.

The limit of insurance indicated in the Declarations for Medical Payments to Others is the most we will pay for "medical expenses" for one "person" as the result of one "occurrence".

The Extra Coverages in each module are subject to specific limits as explained under those Extra Coverages.

### Sublimit for Fungi

Our total liability for the total of all "damages" "arising out of" the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria will not be more than \$50,000. This is the most we will pay regardless of the:

- A. Number of locations insured;
- B. Number of "persons" injured;
- C. Number of "persons" whose property is damaged;
- D. Number of "insureds"; or
- E. Number of "occurrences" or claims made.



This sublimit is within, but does not increase, the limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

#### **Medical Expense Payment**

We may pay "medical expenses" to:

- A. The injured "person";
- B. Any "person" or organization providing the medical services;
- C. The parent or guardian if the injured "person" is a minor or legally incompetent;
- D. The surviving spouse; or
- E. Any "person" or organization authorized by law to receive such payment.

#### **Additional Exclusions**

The following exclusions apply in addition to those in the General Section and the applicable liability module.

#### **Animal Activities**

There is no coverage for any "damages" or "medical expenses" "arising out of" the ownership or use of animals in or while in practice or preparation for, any organized or sanctioned racing, pulling, pushing, rodeo or stunting activities. This applies to "occurrences" "arising out of" such activities that take place at the site designated for the contest or activity, and to such practice or preparation that takes place somewhere other than on an "insured location".

This exclusion does not apply to:

- A. Coverage that may be provided under Goodwill Coverage.
- B. Club sponsored horse riding activities from which gross annual receipts do not exceed \$1,000.
- C. Animal activities coverage that is specifically provided under this policy.

#### **Asbestos or Lead**

There is no coverage for any:

- A. "Damages" or "medical expenses" "arising out of" the ingestion, inhalation or absorption of lead or asbestos in any form;
- B. Loss, cost or expense "arising out of" any request, demand or order that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of lead or asbestos; or
- C. Cost of abatement, mitigation, removal or disposal of asbestos or lead.

#### **Contractual Liability**

There is no coverage for any liability assumed under any contract or agreement.

This exclusion does not apply to written contracts:

- A. That relate directly to the ownership, maintenance or use of an "insured location";
- B. Where the liability of others is assumed by the "insured" prior to an "occurrence", unless excluded elsewhere in this policy; or
- C. Where the "insured" would have been liable in the absence of the contract or agreement.

#### **Damage to Property**

There is no coverage for "property damage" to:

- A. Property owned by any "insured". This includes costs or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "insured location";
- B. Property leased by, rented to or occupied by any "insured". This exclusion does not apply to "property damage" "caused by" fire, smoke, or explosion to buildings or other structures;
- C. Property used by or loaned to any "insured";
- D. Personal property in the care, custody or control of any "insured"; or
- E. That particular part of real property on which any "insured", or any contractor or subcontractor working directly or indirectly on any "insureds" behalf, is performing operations, if the "property damage" arises out of those operations.

**Damage to Your Products**

There is no coverage for "property damage" to "your products" or "arising out of" "your products" or any part of "your products".

**Damage to Your Work**

There is no coverage for damage to "your work" or "arising out of" "your work" or any part of "your work".

This exclusion does not apply to work performed on your behalf by subcontractors.

**Director's Liability**

There is no coverage for any "damages" "arising out of" any "insured's" actions or failure to act as an officer or member of a board of directors of any corporation or organization not listed as a "named insured" in the Declarations.

This exclusion does not apply to an "insured's" voluntary involvement in a not-for-profit corporation or organization.

**Discrimination**

There is no coverage for any "damages" "arising out of" discrimination due to age, race, color, gender, creed, national origin, sexual preference, marital status, handicap or any other illegal discrimination.

**Employment Related Practices**

- A. There is no coverage for any "damages" "arising out of":
  - 1. Refusal to employ any "person";
  - 2. Termination of any "person's" employment; or
  - 3. Employment related practices, policies, acts or omissions such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at any "person".
- B. There is no coverage for any other "person's" claim for "damages" "arising out of" such refusal to employ, termination, employment related practices, policies, acts or omissions.
- C. These exclusions apply:
  - 1. Whether the "insured" may be held liable as an employer or in any other capacity; and
  - 2. To any obligation to share "damages" with or repay someone else who must pay "damages" because of the injury.

**Financial Guarantees**

There is no coverage for any "damages" "arising out of" any "insured's" guarantee of the financial performance of any "person" or organization.

**Illegal Drugs**

There is no coverage for any "damages" or "medical expenses" "arising out of" the use, sale, manufacture, delivery, transfer or possession by any "person" of a Controlled Substance(s) as defined by the Federal Food and Drug act at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs.

This exclusion does not apply to the legitimate use of prescription drugs by a "person" following the orders of a licensed physician.

**Liability Loss Assessment**

Except as provided in Liability Loss Assessment extra coverage(s) we will not pay for any liability loss assessments made against you as a member of a corporation or association of property owners.

**Non-Insured Locations**

There is no coverage for any "damages" or "medical expenses" "arising out of" a premises an "insured" owns, rents from someone, or rents to someone which is not an "insured location".

This exclusion does not apply to "bodily injury" to a "residence employee" "arising out of" and in the course of the "residence employee's" employment by an "insured".

#### **Pollution Cleanup**

There is no coverage for any loss, cost or expense "arising out of" any:

- A. Request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
- B. Claim or "suit" by or on behalf of a governmental authority for "damages" because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

However, this paragraph does not apply to liability for "damages" because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

#### **Professional Services**

There is no coverage for any "damages" or "medical expenses" "arising out of" malpractice, errors and omissions, or the rendering of or failure to render professional services.

#### **Sound, Electric or Magnetic Emissions**

There is no coverage for "damages" for "bodily injury" or "property damage" "arising out of" sound, electrical or magnetic emissions, visible or invisible. This does not apply to "bodily injury" or "property damage" "caused by" direct physical contact with electrical transmission equipment.

#### **Vehicles, Aircraft, Hovercraft or Watercraft**

- A. There is no coverage for any "damages" or "medical expenses" "arising out of" the ownership, operation, occupancy, maintenance, use, entrustment to others, loading or unloading of:
  - 1. Any "motor vehicle";
  - 2. Any "recreational motor vehicle" while not on an "insured location" except for a "recreational motor vehicle" not owned by or rented to any "insured";
  - 3. Any "aircraft";
  - 4. Any "hovercraft";
  - 5. Watercraft:
    - a. Owned by or rented to any "insured" if the watercraft has inboard or inboard-outboard motor power of more than 50 horsepower or is a sailing vessel 26 feet or more in overall length, with or without auxiliary power; or
    - b. Owned by any "insured" if powered by one or more outboard motors with a combined total of more than 25 horsepower.
- B. This exclusion does not apply to watercraft while they are stored.
- C. This exclusion does not apply to a motorized golf cart within the legal boundaries of a golfing facility to:
  - 1. Play the game of golf or for other recreational or leisure activity allowed by the facility;
  - 2. Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
  - 3. Cross public roads at designated points to access other parts of the golfing facility.
- D. There is no coverage for any "damages" "arising out of" vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using any "motor vehicle", "recreational motor vehicle", "aircraft", "hovercraft" or watercraft.
- E. There is no coverage for any "damages" or "medical expenses" "arising out of" failure to supervise or negligent supervision of any person using any "motor vehicle", "recreational motor vehicle", "aircraft", "hovercraft" or watercraft.
- F. There is no coverage for any "damages" or "medical expenses" if at the time of an "occurrence", the involved vehicle or watercraft is rented to others, used to carry "persons" or cargo for a charge, or used for any "business" purpose, except for a golf cart while within the legal boundaries of a golfing facility.
- G. These exclusions do not apply to "bodily injury" to a "residence employee" "arising out of" and in the course of the "residence employee's" employment by an "insured".

### **Workers Compensation or Disability**

There is no coverage for any amounts an "insured" is legally obligated to pay under any workers compensation, disability benefits, unemployment compensation or similar laws.

### **Glossary**

The language in this section includes certain words or phrases that are given exact meanings to make clear what we mean when we use them. Each word or phrase surrounded by quotation marks is defined in this glossary, in the General Section or in a module under the heading Additional Definitions.

#### **"Aircraft"**

See General Section Definitions.

#### **"Arising Out Of"**

See General Section Definitions.

#### **"Business"**

A trade, profession or occupation, including any activities likely or expected to produce annual gross receipts exceeding \$1,000.

#### **"Bodily Injury"**

See General Section Definitions.

#### **"Caused By"**

See General Section Definitions.

#### **"Custom Farming"**

The use by an "insured" of any "Farm/Ranch Implements and Machinery" in connection with "Farming/Ranching" operations for others for a charge. However, "custom farming" does not include "custom feeding".

#### **"Custom Feeding"**

The feeding of "Farm/Ranch" animals of others for a charge on an "insured location".

#### **"Damages"**

See General Section Definitions.

#### **"Exchange Help"**

Any "person" working for you or under your direction in exchange for your services and not with the expectation of cash wages.

#### **"Farm/Ranch Employee"**

Any employee of yours, including leased employees, whose duties are primarily in connection with your "farming/ranching" operations. "Farm/ranch employee" does not include a "residence employee", "exchange help" or any employee while engaged in a "business".

#### **"Farming/Ranching" or "Farm/Ranch"**

The process of investment, management or labor to produce agricultural products.

"Farming/Ranching" or "farm/ranch" does not include "custom farming" or "custom feeding".

"Farming/Ranching" or "farm/ranch" does not include retail activities.

#### **"Farm/Ranch Premises"**

- A. Land (including private approaches) you own, rent or lease primarily for agricultural use; and
- B. "Farm/Ranch" structures, including residences on such land.

**"Fungi"**

Any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by "fungi". This does not include any "fungi" that are on, or are contained in, a good or product intended for human or animal consumption as food.

**"Household"**

Includes all "persons", other than paying roomers or boarders, residing in and sharing the same living space within one dwelling building unit as a family.

"Persons" residing in separate apartments or other dwelling building units within a building are not part of the same "household".

A full-time student who was a resident of the household prior to moving out to attend school, and who has not set up a separate full-time residence may, at your option, be considered a resident of the household until age:

- A. 24 if your relative; or
- B. 21 if in your care or in the care of a relative who is a resident of your "household".

At age 24, the student needs his or her own separate policy or needs to be added as a named insured on this policy in order to have coverage.

**"Hovercraft"**

See General Section Definitions.

**"Insured"**

See Who Is An Insured in the liability modules.

**"Insured Location"**

- A. Any premises shown in the Declarations under Insured Locations;
- B. Any premises you buy or rent for use as a residence during the policy period other than premises used in connection with a "business". Such premises will cease to be an "insured location" on the policy renewal date unless added to the Declarations;
- C. Any premises used by you in connection with the "insured locations" listed above;
- D. Any part of a premises you do not own but where an "insured" is temporarily residing;
- E. Individual or family cemetery plots and burial vaults of an "insured";
- F. Land owned by or rented to an "insured" for the purpose of building a one or two family dwelling for habitation by an "insured";
- G. Any part of a premises occasionally rented to an "insured" for purposes not related to "business";
- H. Any "farm/ranch premises" you buy or rent in the same state as your other insured "farm/ranch premises" is an "insured location" until the end of the policy period in which you took possession; or
- I. Vacant land owned by or rented to you is an "insured location" until the end of the policy period in which you took possession. Land held for "business" purposes or used for "farming/ ranching" is not vacant.

**"Medical Expenses"**

See General Section Definitions.

**"Motor Vehicle"**

- A. A motorized land vehicle; or
- B. A trailer or semi-trailer, including any attached machinery or apparatus, designed for use primarily on public roads or subject to motor vehicle registration.
- C. "Motor vehicle" does not include a motorized vehicle in dead storage on an "insured location".
- D. "Motor vehicle" does not include, except when being towed by or carried on a "motor vehicle":
  - 1. A utility, boat, camping or house trailer; or

2. Any other equipment not subject to motor vehicle registration and designed for use primarily off public roads. This includes but is not limited to vehicles which are used to service an "insured's" "residence premises" or designed for assisting the handicapped.

**"Named Insured"**

See General Section Definitions.

**"Occurrence"**

See General Section Definitions.

**"Person"**

See General Section Definitions.

**"Pollutant"**

Any solid, liquid, gaseous, radioactive or thermal contaminant or irritant, including but not limited to, smoke, vapors, soot, fumes or odors, acids, alkalis, chemicals, and waste. Waste includes materials to be disposed of, reconditioned, recycled or reclaimed. Waste also includes poultry, "livestock" or other animal excrement.

**"Property Damage"**

See General Section Definitions.

**"Recreational Motor Vehicle"**

A golf cart, snowmobile, two or three wheel motorcycle, motorscooters, moped, dirt bike, or all terrain vehicle of a utility or recreational nature.

**"Residence Employee"**

A "person" employed by an "insured" for domestic services at the insured's residence. A "person" performing such services away from the "insured's" residence is also considered a "residence employee" unless the employment involves an "insured's" "business".

**"Residence Premises"**

When shown as Premises in the Declarations:

- A. A one to four family dwelling in which you reside, including the grounds, structures and private approaches; or
- B. That part or unit of any condominium, townhouse, apartment or other building in which you reside.

**"Your Products"**

- A. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
  1. You;
  2. Others trading under your name; or
  3. A "person" or organization whose "business" or assets you have acquired; and
- B. Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- C. "Your products" includes:
  1. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your products"; and
  2. The providing of or failure to provide warnings or instructions.
- D. "Your products" does not include vending machines or other property rented to or located for the use of others but not sold.

**"Your Work"**

Work or operations performed by you or on your behalf, and materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

- A. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work", and
- B. The providing of or failure to provide warnings or instructions.

## Personal Liability Module

This module is part of the Liability Section. The provisions in this module, combined with the provisions in the General Section and the Liability Section provide the personal liability and medical payments coverages you selected.

### Personal Liability Coverage

You have the following coverages only if the Declarations indicate they are provided.

#### Bodily Injury Liability and Property Damage Liability Coverages

We cover "damages" that result from "bodily injury" or "property damage" "caused by" an "occurrence" to which these coverages apply.

These coverages apply only to "bodily injury" or "property damage" occurring during the policy period.

#### Defense Obligations

If a "suit" for covered "damages" is brought against an "insured," we will provide a defense at our expense. We have the right to investigate, decide if and how to settle, and choose the attorneys. When we have paid "damages" equal to the limit of liability coverage for an "occurrence," we have no further duty to defend any "insured" for that "occurrence."

We have no duty to defend any "suit" to which this insurance does not apply.

#### Medical Payments To Others Coverage

You have the following coverage only if the Declarations indicate it is provided.

We will pay "medical expenses" resulting from a covered accident causing "bodily injury" that occurs during the policy period.

We cover "persons" on an "insured location" only if they are there with an "insured's" permission.

We cover "medical expenses" for "bodily injury" occurring off an "insured location":

- A. "Caused by" a condition on any "insured location";
- B. "Caused by" the direct activities of an "insured";
- C. "Caused by" a "residence employee" in the course of employment by an "insured";
- D. "Caused by" an animal owned by or in the care of an "insured"; or
- E. "Sustained by" a "residence employee" and resulting from and in the course of their work for you.

Payment under this coverage is made whether or not you are legally liable and is not an admission of legal liability by you or us.

We will pay only expenses determined to be medically necessary and incurred within three years from the date of the accident.

This coverage does not apply if coverage is provided elsewhere in this policy.

### Who Is An Insured

Within this module, "Insured" is defined as:

- A. You and your relatives who are residents of your "household";
- B. "Persons" under age 21 who are residents of your "household" and are in your care or in the care of relatives who are residents of your "household";
- C. A trust includes the trustees as "insureds," but only while acting within the scope of their duties connected with the trust;
- D. "Persons" or organizations responsible for animals or watercraft to which coverage in this module applies and which are owned by any "insured" as identified in the previous two paragraphs. This does



not include "persons" or organizations using or having custody of these animals or watercraft without the consent of the owner or in the course of any "business"; and

- E. With respect to your motorized equipment not subject to motor vehicle registration and designed for use in servicing the "residence premises" or for assisting the handicapped, the following are also "insureds":
1. Your employees while operating such equipment in the scope of their employment; and
  2. Other "persons" while using such equipment on an "insured location" with your permission.

### **Extra Coverages**

Subject to the terms and conditions of the General Section, the Liability Section and this module, amounts paid under Extra Coverages are in addition to the amounts paid as "damages," unless otherwise stated.

#### **Claim Expenses Coverage**

We will pay the following extra expenses related to settlement of a claim:

##### **Court Costs and Your Expenses**

We will pay expenses incurred by us and court costs charged to any "insured" in any "suit" we defend.

We will also pay reasonable expenses incurred by any "insured" at our request, including actual loss of earnings (but not loss of other income) up to \$250 per day for helping us in the investigation or defense of any claim or "suit."

##### **Bonds**

We will pay premiums on bonds required in any "suit" we defend, but not for bond amounts greater than the limit of liability for this coverage.

We have no duty to furnish or apply for any bonds.

##### **Post Judgment Interest**

We will pay interest on the entire judgment which accrues after entry of the judgment and before we pay, tender or deposit in court that part of the judgment which does not exceed the limit of liability coverage that applies.

#### **First Aid Coverage**

We will pay expenses incurred by any "insured" for immediate first aid medical treatment of others conducted at the scene of an accident, required because a "person" involved in the accident suffers "bodily injury" covered by this module. We will not pay for first aid to you or any other "insured."

#### **Goodwill Coverage**

We will pay up to \$1,000 per "occurrence" to repair or replace property of others accidentally damaged by an "insured," even if you have no legal liability. We will not pay for "property damage" to the extent of any amount recoverable under the Property Section of this policy.

There is no coverage for:

- A. Damage "arising out of" intentional acts of an "insured" who is 13 years of age or older;
- B. Property owned by or rented to an "insured," a tenant of an "insured," or a resident of your "household";
- C. Damage "arising out of" "farming/ranching" operations or "business";
- D. An accident that happens on a location owned, rented or controlled by an "insured" unless it is an "insured location"; or
- E. Damage "arising out of" the ownership, maintenance or use of "farm/ranch" machinery, "motor vehicles," "aircraft," "hovercraft" or watercraft.

The Liability Section, Additional Exclusions, Damage to Property D. does not apply to this coverage.

### **Liability Loss Assessment Coverage**

We will pay up to \$1,000 or the limit of insurance indicated in the Declarations per "occurrence" for your share of liability loss assessments made against you during the policy period as a member of a corporation or association of property owners.

The assessment must be made as a result of:

- A. "Bodily injury" or "property damage" not excluded under this policy; or
- B. Liability for an act of a director, officer, or trustee acting in the capacity of a director, officer or trustee who is elected by the members of the corporation or association and receives no income for performing duties which are solely on behalf of the corporation or association of property owners. An act is considered to be a single "occurrence," regardless of how many directors, officers or trustees participate in it.

This extra coverage applies only to liability loss assessments charged against you as owner or tenant of any "insured location."

There is no coverage for assessments charged against you or a corporation or association of property owners by any governmental body.

### **Credit Card Coverage**

We cover an "insured's" legal liability resulting from the theft or unauthorized use of credit cards, electronic fund transfer cards or access devices issued to or registered in an "insured's" name.

The limit of insurance on this coverage is \$1,000 per theft or unauthorized use. Any series of acts committed by any one "person" or in which any one "person" is concerned or implicated is considered to be one theft or unauthorized use.

We do not cover the liability of an "insured" "arising out of" the use of such cards:

- A. By any "insured";
- B. By any resident of your "household";
- C. By any "person" entrusted with them; or
- D. If an "insured" has not complied with all terms and conditions under which the cards are issued.

We do not cover the liability of any "insured" "arising out of" "business" use or dishonesty of any "insured."

### **Notification Of Loss**

In case of an accident, "occurrence" or loss to which this insurance may apply, refer to the General Section for specific notification of loss instructions.

### **Medical Payments to Others**

The "person" making claim shall also be examined by physicians chosen and paid by us as often as we may reasonably request. If the "person" making claim is deceased or otherwise unable to act, his or her legal representative shall authorize us to obtain all medical reports and records.

### **Payment For Loss**

The Payment For Loss provisions in the General Section and the Liability Section apply with respect to coverage provided by this module.

### **Additional Exclusions**

Under the Personal Liability Module, the Exclusions in the General Section and Additional Exclusions in the Liability Section apply and are expanded as follows:

#### **Animals**

- A. There is no coverage under this module for "damages" or "medical expenses" "arising out of" or in

connection with any "insured's":

1. Ownership of animals; or
2. Use, care, custody or control of animals, whether the "insured" owns them or not, while on any "insured location."

B. This exclusion applies only to:

1. Horses, mules and donkeys;
2. Cattle;
3. Ostriches;
4. Game animals including but not limited to deer, elk and buffalo;
5. Wild animals including but not limited to raccoons, skunks, foxes, wolves, bears, lions whether domesticated or not;
6. Venomous animals including but not limited to venomous reptiles and insects; or
7. Constrictor snakes.

C. Horses, mules, donkeys, cattle, ostriches, deer and elk acquired by an "insured" during the policy period are not subject to this exclusion until the end of the policy period in which the "insured" took possession.

### **Business**

There is no coverage under this module for "damages" or "medical expenses" "arising out of" or in connection with a "business" engaged in by an "insured."

This exclusion does not apply to "farming/ranching" operations in which gross annual receipts from sales of agricultural products or rental of land do not exceed \$1,000.

This "business" exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business."

### **Persons Not Covered**

There is no coverage for:

- A. "Damages" for "bodily injury" to you or any other resident of your "household". This exclusion also applies to any claim made or "suit" brought against you;
- B. "Medical expenses" incurred by you or any other resident of your "household"; or
- C. "Medical expenses" incurred by any "person" regularly residing on any part of an "insured location" other than a "residence employee."

### **Pollution**

There is no coverage for "damages" or "medical expenses" "arising out of" the actual or threatened discharge, dispersal, release or escape of "pollutants" unless such discharge, dispersal release or escape is both sudden and accidental.

### **Optional Coverages**

You have these optional coverages only if specifically named in the Declarations. Except as otherwise stated, these optional coverages are subject to all the provisions of the General Section, Liability Section and this module.

### **Additional Insured for Premises Liability**

"Insured" includes each "person" or organization indicated in the Declarations as an Additional Insured for Premises Liability, but only with respect to "bodily injury" or "property damage" "caused by" your ownership, maintenance or use of the specified "insured location".

This coverage does not apply to "bodily injury" to an employee "arising out of" or in the course of the employee's employment by the "person" or organization indicated in the Declarations as an Additional Insured.

### **Animal Liability**

If Animal Liability Coverage is indicated in the Declarations, the Additional Exclusion for Animals does not apply to the "insured's" ownership, use, care, custody or control of one or more of the following animals:

- A. Horses, mules, donkeys;
- B. Cattle;
- C. Ostriches;
- D. Deer; or
- E. Elk.

The limit indicated in the Declarations for Bodily Injury Liability/Property Damage Liability is the most we will pay as the result of any one "occurrence." This Optional Coverage does not increase the Bodily Injury Liability/Property Damage Liability limit.

There is no coverage for death, illness or injury to any animals owned by any "insured" or in any "insured's" use, care, custody or control.

### **Personal Injury Liability**

#### **A. Coverage**

The definition of "bodily injury" is amended to include personal injury. Personal injury means injury (other than "bodily injury" or "property damage") "caused by" one or more of the following offenses:

- 1. False arrest, detention or imprisonment, or malicious prosecution;
- 2. Oral or written publication of material that:
  - a. Libels, slanders or defames a "person's" or organization's character;
  - b. Disparages a "person's" or organization's goods, products, or services; or
  - c. Violates a "person's" right of privacy; or
- 3. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises by or on behalf of its owner, landlord, or lessor.

#### **B. Personal Injury Liability Exclusions**

- 1. The following exclusions are in addition to the other applicable exclusions in the General Section and Liability Section. The Intentional Acts exclusion in the General Section does not apply to Personal Injury Liability.

- 2. There is no coverage for:

- a. Any liability assumed under any contract or agreement.

This exclusion does not apply to written contracts

- i. That relate directly to the ownership, maintenance or use of an "insured location";
    - ii. Where the liability of others is assumed by the "insured" prior to an offense, unless excluded elsewhere in this policy; or
    - iii. Where the "insured" would have been held liable in the absence of the contract or agreement.
  - b. Injury "arising out of" a violation of a penal law or ordinance committed by or with the knowledge or consent of any "insured";
  - c. Any "damages" "arising out of":
    - i. Refusal to employ any "person";
    - ii. Termination of any "person's" employment; or
  - d. Employment related practices, policies, acts or omissions such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at any "person."
    - i. There is no coverage for any other "person's" claim for "damages" "arising out of" such refusal to employ, termination, employment related practices, policies, acts or omissions.
    - ii. These exclusions apply:
      - (a) Whether the "insured" may be held liable as an employer or in any other capacity; and
      - (b) To any obligation to share "damages" with or repay someone else who must pay "damages" because of the injury;
  - e. Injury "arising out of" any "business" of an "insured";
  - f. Liability "arising out of" civic or public activities performed for pay by any "insured"; or
  - g. Any offense which was committed or started prior to the policy period.

- C. The limit indicated in the Declarations for Bodily Injury Liability/Property Damage Liability is the most we will pay as the result of any one offense. This Optional Coverage does not increase the Bodily Injury Liability/Property Damage Liability limit.

**Waterbed Liability**

We cover "damages" for "property damage" "caused by" a waterbed owned, maintained or used by an "insured" on the "residence premises."

There is no coverage if the waterbed is not equipped with a safety liner designed to contain water discharged from the mattress.

The limit indicated in the Declarations for Bodily Injury Liability/Property Damage Liability is the most we will pay as the result of any one "occurrence." This Optional Coverage does not increase the Bodily Injury Liability/Property Damage Liability limit.

## Property Section

This section, combined with the General Section and property modules, provides the property coverages you selected, as identified in the Declarations.

For each type of property you own or rent, you need specific property insurance protection. Dwellings, buildings, and other property are identified in the Declarations. Personal property is insured on an unscheduled (blanket) basis, except for items you have chosen to schedule individually.

### Introduction

Your property coverages are determined by combining the terms and provisions of the General Section and Property Section with one or more of the following property modules:

- A. Dwelling Module for the homeowner or "farm/ranch" owner, providing coverage for owner occupied dwellings, seasonal use dwellings, rental dwellings and certain related property.
- B. Mobile Home Module for the mobile home owner, providing coverage for mobile homes and certain related property.
- C. Household Personal Property Module for the homeowner, "farm/ranch" owner, mobile home owner, or renter, providing coverage for household personal property.
- D. Condo-Owners Property Module for the owner of a condominium, providing coverage for both household personal property and certain condominium property.
- E. Garages, Outbuildings and Other Structures Module, providing coverage for the owner of detached garages, outbuildings or other structures.
- F. Farm/Ranch Personal Property Module for farmers/ranchers, providing blanket coverage and/or scheduled coverage for personal property used in the "farm/ranch" operation.
- G. Scheduled Personal Property Module, providing scheduled coverage for owners of specific items of personal property such as expensive jewelry, sporting goods or fine art.

### Covered Causes Of Loss

The Scheduled Personal Property Module includes a separate Cause of Loss Index applicable only to that module.

For the other modules (Dwelling; Mobile Home; Household Personal Property; Condo; Garages, Outbuildings and Other Structures; and Farm/Ranch Personal Property), the Declarations indicate whether property is insured for Named Causes of Loss or Special Causes of Loss.

### Named Causes of Loss

When the Declarations indicate coverage for Named Causes of Loss, coverage is provided for only the causes of loss identified by number in the Declarations. Refer to the Named Causes of Loss Index in this section.

### Special Causes of Loss

When the Declarations indicate coverage for Special Causes of Loss, coverage is provided for accidental direct physical loss except as excluded.

Refer to the Special Causes of Loss Index in this section.

### Notification Of Loss

In case of an accident or loss to which this insurance may apply, refer to the General Section for specific notification of loss instructions.

### Pollutant Cleanup and Removal

We must be notified immediately of any loss that may require cleanup and removal of pollutants. Pollutant Cleanup expenses payable under the Extra Coverages in the property modules will be made only if the loss is reported to us within 180 days of when it occurs.

## **Payment For Loss**

The Payment For Loss provisions in the General Section apply and are expanded as follows with respect to coverage provided by this section.

### **Vacant Property**

Except where specifically limited elsewhere in this policy, coverage on buildings will not be affected by being "vacant" unless the "vacancy" lasts more than 180 consecutive days. In the event of loss to buildings "vacant" for more than 180 consecutive days we will pay 50% of the amount we would have paid if the building had not been "vacant".

Outbuildings used seasonally due to the normal practices of "Farming/Ranching" are not considered "vacant" for the purposes of the Vacant Property Payment For Loss provision.

### **Mortgagee**

- A. The word mortgagee includes contract for deed vendor.
- B. If a mortgagee is named in the Declarations, any loss payable on property subject to the mortgage or contract will be paid to you and the mortgagee, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages or contracts.
- C. If we deny your claim, the denial will not apply to a valid claim of the mortgagee if the mortgagee:
  - 1. Notifies us of any change in ownership, occupancy or substantial change in exposure of which the mortgagee is aware;
  - 2. Pays any premium due under this policy on demand if you have neglected to pay the premium; and
  - 3. Submits a Signed Sworn Statement in Proof of Loss within 60 days after receiving notice of the denial of your claim.
  - 4. Submits to an examination under oath, as often as we may reasonably require, and provide us with proof of their insurable interest in the property.
- D. If this policy is canceled for any reason, the mortgagee will be notified in writing at least 10 days before the date cancellation takes effect.
- E. If we pay the mortgagee for any loss and deny payment to you:
  - 1. We assume all the rights of the mortgagee granted under the mortgage or contract and are entitled to an assignment of the mortgage or contract to the extent of our payment; or
  - 2. At our option, we may pay the mortgagee the entire amount of the principal on the mortgage or contract plus any accrued interest. In this event we will receive a full assignment and transfer of the mortgage or contract and all securities held as collateral to the debt.
- F. This policy's Appraisal, Loss Payment and Legal Action Against Us provisions apply to mortgagees.

### **Loss Payee**

If a loss payee is named in the Declarations, any loss payable on property in which the loss payee has a financial interest will be paid to you and the loss payee as interests appear. The loss payee shall have no independent right of recovery. The loss will be settled only with you.

## **Additional Exclusions**

These exclusions apply in addition to those in the General Section and applicable property modules.

These exclusions apply regardless of the cause of the excluded event or of any other cause or event contributing concurrently or in any sequence to the loss.

These exclusions apply regardless of whether the excluded cause or event is a direct or indirect cause of loss.

These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

**Ordinance or Law**

There is no coverage for loss or expense "arising out of" the enforcement of any ordinance or law requiring or regulating the construction, repair or demolition of a building or other structure, unless specifically provided in this policy.

**Earth Movement**

There is no coverage for loss "arising out of":

- A. Earthquake;
- B. Land shock waves or tremors before, during or after a volcanic eruption;
- C. Landslide;
- D. Mine subsidence;
- E. Mudflow; or
- F. Earth sinking, rising or shifting.

This exclusion applies regardless of whether human or animal forces or any act of nature caused the earth movement.

If loss or damage due to fire, explosion or theft results, we will pay for that resulting loss or damage unless another exclusion applies.

**Water Damage**

- A. There is no coverage for loss "arising out of" flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, even if driven by wind.
- B. There is no coverage for loss "arising out of" water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through, a building, sidewalk, driveway, foundation, swimming pool or other structure.
- C. There is no coverage for loss "arising out of" water or waterborne material that backs up through sewers or drains or overflows from a sump.

If loss or damage due to fire, explosion or theft results, we will pay for that resulting loss or damage unless another exclusion applies.

**Fungi, Wet Or Dry Rot, Or Bacteria**

There is no coverage for loss "arising out of" "fungi," wet or dry rot, or bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi," wet or dry rot, or bacteria.

This exclusion does not apply:

- A. When "fungi," wet or dry rot, or bacteria results from fire or lightning;
- B. To the Scheduled Personal Property Module; or
- C. To the extent coverage is provided for in a Fungi, Wet Or Dry Rot, Or Bacteria Extra Coverage under a property module with respect to loss "caused by" a covered cause of loss other than fire or lightning.

If "fungi," wet or dry rot or bacteria results in a Covered Cause of Loss, we will pay for the loss or damage "caused by" that Covered Cause of Loss.

**Power Failure**

There is no coverage for loss "arising out of" the failure of power or other utility service if the failure takes place off the "insured premises".

If power failure results in a Covered Cause of Loss. We will pay for the loss or damage "caused by" that Covered Cause of Loss.

**Neglect**

There is no coverage for loss "arising out of" your failure to use all reasonable means to save, protect and preserve property at or after the time of loss, or when property is endangered by a covered cause of loss.



### **Weather Conditions**

There is no coverage for loss "arising out of" weather conditions. This exclusion applies only if weather conditions contribute in any way with a cause or event subject to the Exclusions in the General Section and Additional Exclusions in the Property Section entitled:

- A. Ordinance or Law;
- B. Earth Movement;
- C. Water Damage;
- D. Power Failure;
- E. Neglect;
- F. Nuclear Hazard; or
- G. Intentional Loss.

If loss or damage by a covered cause of loss results, we will pay for that resulting loss or damage.

### **Acts or Decisions**

There is no coverage for loss "arising out of" acts or decisions, including the failure to act or decide, by any governmental body or organization acting on its own behalf.

If loss or damage by a covered cause of loss results, we will pay for that resulting loss or damage.

### **Faulty, Inadequate or Defective Planning, Construction or Maintenance**

There is no coverage for loss "arising out of" faulty, inadequate or defective:

- A. Planning, zoning, development, surveying or siting;
- B. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading or compaction;
- C. Materials used in repair, construction, renovation or remodeling; or
- D. Maintenance of part or all of any property whether on or off the "insured premises".

If loss or damage by a covered cause of loss results, we will pay for that resulting loss or damage.

### **Computer Virus or Programming Error**

There is no coverage for loss to any computer hardware, software, operating systems, networks, microprocessors, or any other computerized or electronic equipment "caused by" computer virus or programming error.

If loss or damage by a covered cause of loss results, we will pay for that resulting loss or damage.

## **Additional Conditions**

### **Proof of Loss and Inventory**

Within 60 days after our request, submit to us on a form we will provide, your Signed, Sworn Statement in Proof of Loss which sets forth to the best of your knowledge and belief:

- A. The time and cause of loss;
- B. The interest you and all others have in the property involved and all liens on the property;
- C. Other insurance, warranties, and guarantees which may cover the property;
- D. Changes in the title or occupancy of the property during the policy period;
- E. Specifications of the damaged property and detailed estimates for repair of the damage; and
- F. An inventory of damaged personal property, describing it in full. It should show in detail the amount insured under this policy and the actual cash value. Attach bills, receipts and other documents to support your inventory. Attach receipts for additional living expenses incurred or records that support the fair rental value.

### **Appraisal**

If you and we fail to agree on the amount of your covered property loss, either one can demand the following procedure:

- A. One of us will demand in writing that the amount of loss be set by appraisal.
- B. Each of us will select a competent and impartial appraiser and notify the other of the appraiser's

identity within 20 days after receipt of the written demand.

- C. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days of their selection, you or we may ask a judge of a court of record with jurisdiction in the state of Utah to select an umpire.
- D. The appraisers will then set the amount of covered loss.
- E. If the appraisers fail to agree, they will submit their difference to the umpire. Written agreement signed by any two of these three will set the amount of covered loss and shall be binding on both you and us.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and compensation of the umpire will be paid equally by you and us.

### **Named Causes Of Loss Index**

- A. When the Declarations indicate coverage for Named Causes of Loss, we insure your property as described in the Declarations for sudden and accidental direct physical loss "caused by" the Named Causes of Loss indicated by number in the Declarations. The Named Causes of Loss are shown below. The coverage provided is subject to the General Section Exclusions, the Additional Exclusions in this Property Section, and any applicable property module exclusions.

- 1. **Fire or Lightning**
- 2. **Explosion**
- 3. **Windstorm or Hail**

We cover sudden and accidental direct physical loss to covered property "caused by" windstorm or hail. Loss "caused by" rain, snow, sleet, sand or dust to the interior of a building or property contained in a building is covered only when the direct force of windstorm or hail causes an opening in a roof or wall and rain, snow, sleet, sand or dust enters through this opening.

We cover your rowboats and canoes for direct physical loss "caused by" windstorm or hail only while on your "insured premises".

We cover your watercraft (other than rowboats or canoes) and their trailers, furnishings, equipment and outboard motors for direct physical loss "caused by" windstorm or hail only while in a fully enclosed building.

- 4. **Riot or Civil Commotion**
- 5. **Aircraft**

We cover sudden and accidental direct physical loss to covered property "caused by" aircraft, including self-propelled missiles and spacecraft.

- 6. **Vehicles**

We cover sudden and accidental direct physical loss to covered property "caused by" vehicles.

We do not cover loss to "livestock," fences, driveways, walks, or buildings other than dwellings or private garages "arising out of" any vehicle owned or operated by any "insured," your employees, or residents of the "insured premises".

- 7. **Smoke**

We cover sudden and accidental direct physical loss to covered property "caused by" smoke. Smoke includes the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

We do not cover loss "arising out of" smoke from agricultural smudging or industrial operations.

- 8. **Volcanic Eruption**

We cover direct physical loss to covered property "caused by" volcanic eruption.

We do not cover loss "arising out of" earthquake, land shock waves or tremors.

- 9. **Vandalism or Malicious Mischief**

We cover direct physical loss to covered property "caused by" vandalism or malicious mischief.

We do not cover any loss to a dwelling or its contents "caused by" vandalism or malicious mischief or any damage "caused by" any intentional or wrongful act committed in the course of vandalism or malicious mischief, if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered "vacant".

Under this cause of loss we do not cover pilferage, theft, burglary or larceny, but we do cover damage "caused by" burglars to a covered dwelling.

We do not cover vandalism or malicious mischief committed by an insured or by any other person regularly residing on any "insured premises".

**10. Theft**

We cover direct physical loss to or of covered property "caused by" theft or attempted theft.

There is no coverage for:

- a. Theft committed by any "insured" or by any other "person" regularly residing on any "insured premises;"
- b. Theft from that part of any "insured premises" rented to others or held for rental by an "insured" to other than an "insured". This does not apply to theft of property insured under the Farm/Ranch Personal Property Module;
- c. Theft in or to a dwelling under construction, until the dwelling is completed and occupied;
- d. Theft of any materials and supplies for use in the construction of a dwelling until the dwelling is completed and occupied;
- e. Theft of household personal property that occurs off the "residence premises" while at any residence owned by, rented to, or occupied by any "insured," except while any "insured" temporarily living there. Property of a student who is an "insured" is covered for theft while at the student's school residence away from home if the student has been at that residence at any time during the 45 days immediately before the loss; or
- f. Theft of watercraft, their furnishings, equipment and outboard engines or motors off the "residence premises". However, theft of other personal property left on the watercraft is not excluded.
- g. Loss of "farm/ranch" personal property or "business" personal property by losing, misplacing, mysterious disappearance or where the only evidence of loss is a shortage disclosed upon taking inventory.

**11. Falling Objects**

We cover direct physical loss to covered property "caused by" falling objects.

We do not cover damage to:

- a. The interior of a building or property inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object; or
- b. The falling object itself.

**12. Weight of Ice, Snow or Sleet**

We cover direct physical loss to covered property "caused by" the weight of ice, snow or sleet to a building and property inside the building.

We do not cover loss to an awning, fence, spa, patio, pavement, swimming pool, foundation, retaining wall, bulkhead, pier, wharf, dock or hoist under this cause of loss.

**13. Accidental Discharge or Overflow**

We cover direct physical loss to covered property "caused by" sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning system, automatic fire protective sprinkler system or from within a household appliance or waterbed. We pay for tearing out and replacing any part of the covered property necessary to repair the system or appliance from which the water or steam escaped.

A plumbing system does not include a sump, sump pump, or related equipment, or a roof drain, gutter, downspout or similar fixtures or equipment for this cause of loss.

We do not cover loss:

- a. To the system or appliance from which the water or steam escaped;
- b. "Arising out of" freezing, except as provided under the Named Cause of Loss - Freezing;
- c. On an "insured premises" "arising out of" accidental discharge or overflow that occurs off the "insured premises";
- d. "Arising out of" constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years; or

- e. To a dwelling if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered "vacant".

**14. Rupture of Heating, Air Conditioning or Sprinkler Systems**

We cover direct physical loss to a steam or hot water heating system, air conditioning system, fire protective sprinkler system or an appliance for heating of water "caused by" sudden an accidental tearing apart, cracking, burning or bulging.

We do not cover losses "arising out of" or resulting from freezing, except as provided under the Named Cause of Loss - Freezing.

**15. Freezing**

- a. We cover direct physical loss "caused by" freezing of a plumbing, heating, air conditioning, or fire protective sprinkler system and freezing of a household appliance, but only if you have used reasonable care to:
  - i. Maintain heat in the building; or
  - ii. Shut off the water supply and drained the system and appliances of water.
- b. However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.
- c. Under this cause of loss sumps, sump pumps or related equipment; roof drains, gutters, downspouts and similar fixtures or equipment are not considered part of a plumbing system or household appliance.
- d. We do not cover loss "arising out of" freezing to:
  - i. Fences, pavement, patios, retaining walls, swimming pools;
  - ii. Foundations, footings, bulkheads, walls or any other structure or device that supports all or part of a building or other structure;
  - iii. Septic systems, bulkheads, piers, wharves, docks or hoists; or
  - iv. "Farm/ranch" personal property not inside a building; or
  - v. "Business" personal property not inside a building.

**16. Sudden and Accidental Damage from Artificially Generated Electrical Current**

We cover damage which occurs suddenly and accidentally and is "caused by" artificially generated electrical current.

We do not cover loss to electronic devices or systems, including but not limited to, video, audio, communications or alarm equipment or systems.

We do not cover loss to property used at any time or in any manner for any "business" purpose.

- B. For additional causes of loss applicable to farm/ranch personal property, refer to the Farm/Ranch Personal Property module.

**Special Causes Of Loss Index**

When the Declarations indicate coverage for Special Causes of Loss, we insure your property as described in the Declarations for accidental direct physical loss except as excluded under the exceptions and limitations outlined below. The coverage provided is subject to the General Section Exclusions, the Additional Exclusions in this Property Section, and any applicable property module exclusions.

These Special Causes of Loss do not apply to "livestock" or "poultry". Refer to the Farm/Ranch Personal Property module for coverage on "livestock" or "poultry".

**Exceptions And Limitations**

**Gradual or Sudden Loss**

- A. There is no coverage for loss "arising out of":
  - 1. Wear and tear, marring, scratching or deterioration;
  - 2. Inherent vice, latent defect, mechanical breakdown, or any quality in property that causes it to damage or destroy itself;
  - 3. Birds, vermin, insects, rodents, skunks, raccoons or domestic animals;
  - 4. Animals owned or kept by an "insured";

5. Smog;
  6. Smoke, vapor or gas from agricultural smudging or industrial operations;
  7. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself "caused by" a Named Cause of Loss 1 through 16;
  8. Rust, electrolysis or other corrosion;
  9. Warping;
  10. Settling, shrinking, bulging, or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings; or
  11. Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.
- B. If any of these causes the sudden and accidental escape of water or steam from within:
1. A storm drain, or water, steam or sewer pipe, off the "residence premises"; or
  2. A plumbing, heating, air conditioning or automatic fire protective sprinkler system or a household appliance on the "residence premises";
- we cover the loss "caused by" the water.
- C. We also cover the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water or steam escaped.
- D. We do not cover such losses resulting from discharge or overflow from within a sump, sump pump or related equipment, roof drain, gutter, downspout or similar fixtures or equipment.
- C. If loss or damage not precluded by any other provision in this policy results, we will pay for that resulting loss or damage.

#### **Freezing, Discharge, Leakage or Overflow**

There is no coverage for loss "arising out of":

- A. Water freezing in a plumbing, heating, air conditioning, automatic fire protective sprinkler system or household appliance; or
- B. Discharge, leakage or overflow from within the system or appliance "arising out of" freezing.

This limitation does not apply if you have used reasonable care to maintain heat in the building or shut off and drained the water system or appliance. We do not cover any such losses resulting from discharge or overflow from within a sump, sump pump or related equipment, roof drain, gutter, downspout or similar fixtures or equipment.

If the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

If loss or damage not precluded by any other provision in this policy results, we will pay for that resulting loss or damage.

#### **Freezing, Thawing, or the Pressure or Weight of Water or Ice**

There is no coverage for loss "arising out of" freezing, thawing, or the pressure or weight of water or ice, even if driven by wind, to:

- A. Fences, pavement, patios, retaining walls, swimming pools;
- B. Foundations, footings, bulkheads, walls or any other structure or device that supports all or part of a building or other structure;
- C. Septic systems, bulkheads, piers, wharves, docks or hoists;
- D. "Farm/ranch" personal property not inside a building; or
- E. "Business" personal property not inside a building.

If loss or damage not precluded by any other provision in this policy results, we will pay for that resulting loss or damage.

#### **Theft**

There is no coverage for:

- A. Theft committed by any "insured" or by any other "person" regularly residing on any "insured premises";
- B. Theft from that part of any "insured premises" rented to others or held for rental by an "insured" to

other than an "insured". This does not apply to theft of property insured under the Farm/Ranch Personal Property Module;

- C. Theft in or to a dwelling under construction, until the dwelling is completed and occupied;
- D. Theft of any materials and supplies for use in the construction of a dwelling until the dwelling is completed and occupied; or
  - 1. Theft of household personal property that occurs off the "residence premises" while at any residence owned by, rented to, or occupied by any "insured," except while any "insured" is temporarily living there. Property of a student who is an "insured" is covered for theft while at the student's school residence away from home if the student has been at that residence at any time during the 45 days immediately before the loss; or
  - 2. Theft of watercraft, their furnishings, equipment and outboard engines or motors off the "residence premises". However, theft of other personal property left on the watercraft is not excluded. Loss of "farm/ranch" personal property or "business" personal property by losing, misplacing, mysterious disappearance, conversion, or where the only evidence of loss is a shortage disclosed upon taking inventory.
- E. If loss or damage not precluded by any other provision in this policy results, we will pay for that resulting loss or damage.

#### **"Collapse"**

There is no coverage for loss "arising out of" "collapse," except as provided under Extra Coverages - "Collapse" Coverage.

#### **Vandalism and Malicious Mischief**

There is no coverage for any loss to a dwelling or its contents "arising out of" vandalism or malicious mischief or any damage "caused by" any intentional or wrongful act committed in the course of vandalism or malicious mischief, if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered "vacant".

If loss or damage not precluded by any other provision in this policy results, we will pay for that resulting loss or damage.

#### **Glass Breakage**

There is no coverage for loss to glass in property insured under the Garages, Outbuildings and Other Structures Module, unless "caused by" Named Causes of Loss 1 through 9.

#### **Interior Weather Damage**

There is no coverage for loss to the interior or the contents of garages or outbuildings insured under the Garages, Outbuildings and Other Structures Module "arising out of" rain, snow, sand or dust, even if driven by wind, unless:

- A. The garage or outbuilding first sustains damage to roof or walls by the direct action of wind or hail and the rain, snow, sand or dust enters through the damaged area; or
- B. The loss "caused by" rain, snow, sand or dust resulting from fire, lightning, aircraft, vehicles, explosion, falling objects, riot or civil commotion, vandalism or malicious mischief.

#### **Breakage of Household Personal Property**

- A. There is no coverage for breakage of:
  - 1. Eyeglasses, glassware, statuary, marble; or
  - 2. Bric-a-brac, porcelains and similar fragile articles other than jewelry, watches, bronzes, cameras and photographic lenses.
- B. There is coverage if the breakage of household personal property is "caused by" or results from:
  - 1. Fire, lightning, windstorm, hail;
  - 2. Smoke, other than smoke from agricultural smudging or industrial operations;
  - 3. Explosion, riot, civil commotion;
  - 4. Aircraft, vehicles, vandalism and malicious mischief, earthquake or volcanic eruption;
  - 5. "Collapse" of a building or any part of a building;
  - 6. Water not otherwise excluded;
  - 7. Theft or attempted theft; or
  - 8. Sudden and accidental tearing apart, cracking, burning or bulging of a steam or water heating



system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

#### **Dampness of Atmosphere or Extremes of Temperature**

There is no coverage for loss to household personal property, "farm/ranch" personal property, or "business" personal property "arising out of" dampness of atmosphere or extremes of temperature.

We do cover such loss if rain, snow, sleet or hail is the direct cause of loss, but not to standing crops or crops in the open.

The exclusion for Extremes of Temperature does not apply to losses "caused by" fire.

#### **Refinishing, Renovating, Repairing**

There is no coverage for loss to household personal property "arising out of" refinishing, renovating or repairing household personal property.

#### **Watercraft**

There is no coverage for loss "arising out of" collision, sinking, swamping or stranding of watercraft, including trailers, their furnishings, equipment and outboard engines or motors.

We do cover such property, subject to policy limitations, for collision with a land vehicle.

#### **Explosion of Steam Equipment**

There is no coverage for loss to "farm/ranch" personal property, "business" personal property or to buildings other than dwellings "arising out of" explosion of steam boilers, steam pipes, steam turbines, steam engines or hot water boilers owned, rented, or leased by you.

We do cover resulting direct loss by fire or explosion of accumulated gases or unconsumed fuel within the firebox or combustion chamber.

#### **Electrical Current**

There is no coverage for loss "arising out of" artificially generated electric current, including electric arcing, that damages electrical devices, appliances or wires.

We do cover such loss, if the damage occurs suddenly and accidentally, to property other than "business" personal property, insured under the:

- A. Dwelling Module;
- B. Mobile Home Module;
- C. Household Personal Property Module; or
- D. Condo-Owners Property Module.

We will pay no more than \$1,000 per "occurrence" for loss to electronic devices, including but not limited to, video, audio, communications or alarm equipment or systems.

If artificially generated electric current causes a fire, we will pay for damage to covered property caused directly by that fire.

#### **Economic Difficulties**

There is no coverage for loss to household personal property, "farm/ranch" personal property or "business" personal property "arising out of" any labor disturbance, including strike or lockout; or insolvency of any warehouse, dealer or repair service.

#### **Market Losses**

There is no coverage for loss to household personal property, "farm/ranch" personal property or "business" personal property "arising out of" delay, loss of use or loss of market.

## **Glossary**

The language in this section includes certain words or phrases that are given exact meanings to make clear what we mean when we use them. Each word or phrase surrounded by quotation marks is defined in this glossary, in the General Section or in a module under the heading "Additional Definitions".

### **"Aircraft"**

See General Section.

### **"Arising Out Of"**

See General Section.

### **"Business"**

Trade, profession or occupation.

### **"Caused By"**

See General Section.

### **"Collapse"**

The sudden and entire falling down or caving in of a building or part of a building with the result that the building or part of the building cannot be used for its intended purpose.

The following are not considered in a state of "collapse:"

- A. A building or any part of a building in danger of falling down or caving in;
- B. A part of a building that is standing, even if it has separated from another part of the building; and
- C. A building or any part of a building that is standing, even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

### **"Collection"**

Any group of two or more objects, of the same type or category, having special value because of their demand by collectors, particularly because of rarity, limited edition production, sentiment, hobby interests or speculation, and not specifically for utility.

### **"Custom Farming/Ranching"**

Any farming/ranching operation performed by you for others for a charge under any contract or agreement, written or oral.

### **"Custom Feeding"**

The feeding of "Farm/Ranch" animals of others for a charge on an "insured location".

### **"Exchange Help"**

Any "person" working for you under your direction to whom you are not obligated to pay any wages, but such work is compensated for in an exchange of labor agreement.

### **"Farming/Ranching" or "Farm/Ranch"**

The process of investment, management or labor to produce agricultural products.

"Farming/Ranching" or "farm/ranch" does not include "custom farming" or "custom feeding".

"Farming/Ranching" or "farm/ranch" does not include other retail activities.

### **"Farm/Ranch Employee"**

An employee of yours whose duties are principally in connection with your "farming/ranching" operations. This does not include a "residence employee," "exchange help" or an employee while engaged in "business" other than "farming/ranching".



**"Farm/Ranch Implements and Machinery"**

Machinery and vehicles operating on wheels or tracks which are usual or incidental to the operation of a "farm/ranch" and are designed principally for use off public roads.

"Farm/ranch implements and machinery" does not include:

- A. Automobiles;
- B. Trucks;
- C. Motorcycles;
- D. "Recreational motor vehicles"; or
- E. Any machinery or vehicles while being used in preparation or practice for or being operated in any prearranged contest or race.

**"Fungi"**

Any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by "fungi".

**"Hovercraft"**

See General Section Definitions.

**"Insured"**

- A. You;
- B. Residents of your household who are your relatives;
- C. Any other "person" under the age of 21 in the care of you or your relatives living in your household; and
- D. Any additional insureds named in the Declarations, as their interests appear.
- E. A full-time student who was a resident of the household prior to moving out to attend school, and who has not set up a separate full-time residence may, at your option, be considered an insured until age:
  - 1. 24 if your relative; or
  - 2. 21 if in your care or in the care of a relative who is a resident of your "household".

At age 24, the student needs his or her own separate policy or needs to be added as a named insured on this policy in order to have coverage.

**"Insured Premises"**

- A. Your "residence premises";
- B. Any other premises on which a dwelling owned by you and indicated in the Declarations is located, including the grounds and private approaches; and
- C. Any "farm/ranch premises" shown in the Declarations.

**"Livestock"**

Cattle, including bison, buffalo and beefalo; swine; sheep and goats; alpacas and llamas; horses, mules and donkeys, but not race horses, show horses or show ponies.

**"Motor Vehicle"**

- A. A motorized land or amphibious vehicle; or
- B. A trailer or semi-trailer (including any attached machinery or apparatus) designed for use primarily on public roads or subject to motor vehicle registration while being towed by or hitched for towing by a motorized land or amphibious vehicle.

"Motor vehicle" does not include "farm/ranch implements and machinery" or watercraft.

**"Person"**

See General Section

**"Pollutant"**

Any solid, liquid, gaseous, radioactive or thermal contaminant, irritant or odor, including smoke, vapors, soot, fumes, acids, alkalis, chemicals, oil, oil products and waste. Waste includes materials to be disposed of, reconditioned, recycled or reclaimed.

**"Poultry"**

Domesticated birds, except ostriches, rheas, or emus, kept for eggs or meat.

**"Recreational Motor Vehicle"**

A golf cart, snowmobile, two or three wheel motorcycle, motorscooters, moped, dirt bike, or all terrain vehicle of a utility or recreational nature.

**"Residence Employee"**

An employee of the "insured" whose duties are related to the maintenance or use of the "residence premises," including household or domestic services, or one who performs similar duties elsewhere not related to the "business" of an "insured".

**"Rental Premises"**

If indicated in the Declarations and you own it:

- A. A 1 to 4 family dwelling/townhouse or mobile home rented or held for rental to others, including the grounds and private approaches; or
- B. Only that part or unit of any condominium/cooperative rented or held for rental to others.

**"Residence Premises"**

If indicated in the Declarations and:

- A. You own it, a 1 to 4 family dwelling/townhouse or mobile home where you reside including the grounds and private approaches;
- B. You rent it, a 1 family dwelling or mobile home where you reside including the grounds and private approaches;
- C. You own it, only that part or unit of any condominium/cooperative in which you reside; or
- D. You rent it, only that part or unit of any other building (including multi-family dwellings, apartments buildings) in which you reside.

**"Smothering"**

Death "caused by" being deprived of oxygen due to a physical blockage of breathing passages or physical interference with breathing.

**"Suffocation"**

Death resulting from inadequate oxygen in the air or due to the presence in the air of noxious gas.

**"Vacancy" or "Vacant"**

Containing nothing of significant value. A building under initial construction shall not be considered "vacant".

## Dwelling Module

This module is part of the Property Section. The provisions in this module, combined with the provisions in the General Section and Property Section provide the dwelling property coverages you selected.

### Dwelling Coverage

You have the following coverage only for the dwelling indicated in the Declarations.

We cover the dwelling, on the residence premises indicated in the Declarations, with a specific limit of insurance and for the covered causes of loss indicated in the Declarations.

This limit of insurance also applies to:

- A. Structures attached to the dwelling. This coverage does not include structures attached to the dwelling by only a fence, utility line or similar connection;
- B. Built-in components and fixtures used to service the dwelling; and
- C. Materials and supplies located on the "residence premises" or "rental premises" to be used in construction, alteration or repair of the dwelling.

We do not cover land, water, trees, plants, shrubs or lawns except as provided under Extra Coverages in this module.

### Extra Coverages

Subject to the terms and conditions of the General Section, the Property Section and this module, amounts paid under Extra Coverages are in addition to the amounts paid for your insured dwelling unless otherwise stated.

### Other Structures Coverage

We cover other structures on the "residence premises" or "rental premises" set apart from the dwelling by clear space. Other structures include in-ground patios, residential fences, sidewalks or driveways. This coverage also applies to structures connected to the dwelling by only a fence, utility line or similar connection but does not include detached garages designed or used for the storage of vehicles.

We will also cover materials and supplies located on or next to the "residence premises" or "rental premises" to be used in construction, alteration or repair of the other structures covered under this module.

We do not insure other structures if:

- A. Coverage is specifically provided elsewhere;
- B. Used for "business" or "farming/ranching," except for private utility poles and outdoor wiring; or
- C. Rented to or held for rental to any "person" who is not a tenant of the dwelling.

The most we will pay for a loss at any one "residence premises" or "rental premises" under this extra coverage is \$10,000. This extra coverage is subject to the Covered Causes of Loss indicated in the Declarations for the dwelling described in the Declarations. If more than one dwelling is located on the "residence premises" or "rental premises" it will be subject to the broadest applicable cause of loss indicated on the Declarations at that premises.

### Loss Of Use Coverage

If a covered loss makes the dwelling insured under this module not fit to live in, we will pay for the loss of its use as follows:

### Additional Living Expense

If that part of the "residence premises" where you reside cannot be lived in because of a covered loss, we will pay any increase in living expenses that are reasonable, necessary and incurred by you to maintain your household's normal standard of living up to 12 months from the date of loss.

Payment shall be for the shortest time reasonably required to repair or replace your dwelling or for your household to permanently relocate. This period of time is not limited by termination of coverage for your dwelling covered under this module.

#### **Fair Rental Value**

If the "rental premises" or that part of the "residence premises" rented to others or held for rental by you cannot be lived in because of a covered loss, we will pay its fair rental value minus any expenses that do not continue while the premises are not fit to live in up to 12 months from the date of loss.

Payment shall be for the shortest time reasonably required to repair or replace that part of your dwelling rented or held for rental. This period of time is not limited by termination of coverage for your dwelling covered under this module.

If a civil authority prohibits you from use of the "residence premises" or "rental premises" as a result of direct damage to neighboring property "caused by" a covered cause of loss, we will pay any resulting additional living expense and fair rental value loss as described above for a period not exceeding 31 days during which use is prohibited. This period of time is not limited by termination of coverage for your dwelling covered under this module.

We do not cover loss or expense due to cancellation of a lease or agreement.

#### **Debris Removal Coverage**

- A. We will pay your reasonable expenses for the removal of debris of the property covered under this module if that property suffers a covered loss.
- B. We also will pay to remove ash, dust or particles from a volcanic eruption that cause direct loss to the covered property.
- C. These expenses are included in the limit of insurance that applies to the damaged property. If the covered loss plus the cost of debris removal is more than the applicable dwelling limit, we will pay no more than an extra 5% of the applicable limit to cover the cost of debris removal.
- D. Debris Removal Coverage does not apply to any expense for:
  - 1. The extraction of pollutants from land or water; or
  - 2. The removal, restoration or replacement of polluted land or water.
- E. We will also pay your reasonable expenses, up to \$500 per tree and \$1,000 in the aggregate for one loss, for the removal of fallen trees or limbs from your "residence premises" or "rental premises". The fallen trees or limbs must:
  - 1. Have been caused to fall by:
    - a. Windstorm, hail or the weight of ice, snow or sleet if the trees or limbs are yours; or
    - b. Named Causes of Loss 1 through 16 if the trees or limbs are your neighbor's; and
  - 2. Have damaged a covered dwelling or structure;
  - 3. Be blocking a driveway on the "residence premises" or "rental premises," preventing a "motor vehicle" registered for use on public roads from entering or exiting; or
  - 4. Be blocking a ramp or other fixture designed to provide handicapped access to a covered dwelling.

#### **Trees, Shrubs And Other Plants Coverage**

We will pay for direct physical loss to your trees, shrubs, plants or lawns on the "residence premises" within 250 feet of your dwelling "caused by":

- A. Fire or lightning;
- B. Explosion;
- C. Riot or civil commotion;
- D. "Aircraft";
- E. Vandalism or malicious mischief;
- F. Theft; or
- G. Vehicles not owned or operated by:
  - 1. Any resident of the "insured premises";
  - 2. Any "insured"; or
  - 3. Any "farm/ranch employee" or "residence employee" or "exchange help" of any "insured".

The limit of insurance for this extra coverage shall not exceed 5% of the dwelling limit of insurance per "occurrence".

We will pay no more than \$500 for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

**Pollutant Cleanup And Removal Coverage**

We will pay your expenses to extract "pollutants" from land or water at your "residence premises" or "rental premises" if the release, discharge or dispersal of the "pollutants" is "caused by" or results from a covered cause of loss that occurs during the policy period to the property insured under this module.

This extra coverage does not apply to costs to test for, monitor, or assess the existence, concentration or effects of "pollutants" except during a covered cleanup of "pollutants".

We will pay no more than \$25,000 under this policy during any policy period regardless of the number of losses or the number of modules providing this extra coverage.

Such limit, when used, will not be restored in subsequent policy periods for the same damage or loss.

**Temporary Repairs Coverage**

We will pay reasonable and necessary costs you incur for repairs to protect your property covered under this module from further damage after a covered loss.

This extra coverage does not increase the limit of insurance applying to the property being repaired.

**Emergency Removal Of Property Coverage**

We will pay for direct physical loss from any cause to property covered under this module which is removed from a premises endangered by a covered cause of loss. This extra coverage applies for no more than 30 days from the time of removal and while property is removed.

This extra coverage does not increase the limit of insurance that applies to this removed property.

**Fire Department Service Charge Coverage**

We will pay up to \$1,000 or the limit of insurance indicated in the Declarations for fire department service charges incurred when the fire department is called to save or protect your property insured under this module from an insured loss.

We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This extra coverage is in addition to the limit of insurance indicated in the Declarations for the covered property.

No deductible applies to this extra coverage.

**Fire Extinguisher Recharge Coverage**

We will pay the reasonable expense you incur to recharge a portable fire extinguisher when it has been used to combat a covered fire.

This extra coverage is in addition to the limit of insurance indicated in the Declarations for the covered property.

No deductible applies to this extra coverage.

### **Property Loss Assessment Coverage**

We will pay up to \$1,000 or the limit of insurance indicated in the Declarations for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners. The assessment must be made as a result of a direct loss to the property owned by all members collectively and of the type that would be covered by this policy if owned by you. The direct loss must be "caused by" a covered cause of loss other than earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

This extra coverage applies only to loss assessments charged against you as an owner or tenant of the "insured premises".

We do not cover assessments charged against you, a corporation or an association of property owners by any governmental body.

The limit of insurance indicated in the Declarations is the most we will pay for all assessments resulting from any one loss.

No deductible applies to this extra coverage.

### **Collapse Coverage**

We will pay for direct physical loss to any part of a dwelling or other structure covered under this module "caused by" "collapse" of a building or any part of a building. The "collapse" must be directly and solely "caused by" one or more of the following:

- A. Named Causes of Loss 1 through 16;
- B. Hidden decay, unless any "insured" was aware of the decay prior to the "collapse";
- C. Hidden insect, vermin, raccoon or skunk damage, unless any "insured" was aware of the damage prior to the "collapse";
- D. Weight of contents, equipment, animals or people;
- E. Weight of rain which collects on a roof; or
- F. Use of defective materials or methods of construction, remodeling or renovation if the "collapse" occurs during the construction, remodeling or renovation.

Under this extra coverage, we will pay for loss to an awning, fence, patio, pavement, swimming pool, hot tub, spa, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf, dock or hoist only if the loss is a direct result of the "collapse" of a building.

We do not cover "collapse" "arising out of" settling, cracking, shrinking, bulging or expansion.

This extra coverage does not increase the limit of insurance.

### **Fungi, Wet Or Dry Rot, Or Bacteria**

We will pay for:

- A. Loss "caused by" "fungi," wet or dry rot, or bacteria;
- B. The cost to remove "fungi," wet or dry rot, or bacteria from covered property;
- C. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi," wet or dry rot, or bacteria; and
- D. The cost of testing of air or property to confirm the absence, presence or level of "fungi," wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi," wet or dry rot, or bacteria.

This extra coverage only applies when such loss or costs are a result of a covered cause of loss that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the covered cause of loss occurred.

If there is covered loss or damage to covered property, not caused in whole or in part, by "fungi," wet or dry rot, or bacteria, loss payment will not be limited by the terms of this extra coverage, except to the extent that "fungi," wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the

loss will be subject to the terms of this extra coverage.

We will pay no more than \$10,000 under this policy during any policy period regardless of the number of "occurrences" or the number of modules providing this extra coverage.

This extra coverage does not increase the limit of insurance applying to the damaged covered property.

#### **Glass Or Safety Glazing Material Coverage**

We will pay for:

- A. Breakage of glass or safety glazing material which is part of a dwelling covered under this module. This includes breakage "caused by" earth movement; or
- B. Direct physical loss to a building covered under this module caused solely by pieces, fragments or splinters of broken glass or safety glazing material that was part of a dwelling covered under this module.

This extra coverage extends to storm doors or storm windows for the dwelling while in summer storage.

We do not pay for loss when a covered dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except when the breakage results directly from earth movement. A dwelling under construction is not considered "vacant".

Loss to glass covered under this extra coverage shall be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

This extra coverage does not increase the limit of insurance.

#### **Lock Re-keying Coverage**

We will pay reasonable expenses you incur to re-key locks on exterior doors of a dwelling covered under this module when your keys are stolen. The theft must be reported to the police or similar authority and us within 24 hours after discovery of the loss.

The limit of insurance under this coverage following any one theft loss is \$300.

No deductible applies to this extra coverage.

#### **Structural Alteration Coverage**

We will pay up to \$60,000 per loss for a covered loss to new construction on the "insured premises" or structural alteration to an existing dwelling or other structure covered under this module. The loss must be "caused by" a covered cause of loss.

This extra coverage will expire 60 days from the date the construction or alteration begins.

We have the right to charge a premium effective from the date construction or alteration begins.

#### **Landlord's Furnishings Coverage**

We will pay up to \$2,500 for direct physical loss to your appliances, carpeting and other household furnishings in any dwelling, or apartment in a dwelling, insured under this module which is rented or held for rental to others by an "insured". This loss must be "caused by" a cause of loss included under Named Causes of Loss 1 through 9 or 11 through 16.

The \$2,500 limit is the most we will pay per loss regardless of the number of appliances, carpeting or other household furnishings involved in the loss.

#### **Notification Of Loss**

In case of an accident or loss to which this insurance may apply, refer to the General Section and Property Section for specific notification of loss instructions.



### **Payment For Loss**

The Payment For Loss provisions in the General Section and the Property Section apply and are expanded as follows with respect to coverage provided by this module.

### **Limit Of Insurance**

The dwelling limit of insurance is indicated in the Declarations.

### **Inflation Adjustment**

The limit of insurance will be revised at each policy renewal and at the time of loss to reflect the changes in value due to inflation. The inflation percentage is indicated in the Declarations. The inflation percentage is not intended to reflect the variation in resale value of property.

### **Payment Basis**

Payment for loss will be made on the basis of Actual Cash Value, Replacement Cost, Replacement Cost With Actual Cash Value Roofs, Guaranteed Replacement Cost, Guaranteed Replacement Cost With Actual Cash Value Roofs, Repair Cost, or Repair Cost With Actual Cash Value Roofs as indicated in the Declarations and described below.

### **Actual Cash Value**

If the Declarations indicate Actual Cash Value applies to the described dwelling:

- A. The most we will pay for the dwelling is the smaller of the following:
  - 1. The "actual cash value" of the damaged portion of the property immediately prior to the loss;
  - 2. The amount necessary to repair or replace the property; or
  - 3. The applicable limit of insurance indicated in the Declarations for the dwelling.
- B. The most we will pay for other structures is the smaller of the following:
  - 1. The "actual cash value" of the damaged portion of the property immediately prior to the loss;
  - 2. The amount necessary to repair or replace the property; or
  - 3. The amount indicated under the Extra Coverages of this module for other structures.

### **Replacement Cost**

If the Declarations indicate Replacement Cost applies to the described dwelling:

- A. We will settle losses to the dwellings and other structures at replacement cost without deduction for depreciation, subject to the following:
- B. If the damaged dwelling is insured for 80% or more of the replacement cost immediately prior to the loss, we will pay the smaller of the following:
  - 1. The limit of insurance indicated in the Declarations for the dwelling;
  - 2. The cost to repair or replace the damaged part of the dwelling with material of like kind and quality and for similar use on the same premises;
  - 3. The necessary amount actually spent to repair or replace the damaged dwelling.
- C. If the damaged dwelling is insured for less than 80% of replacement cost immediately prior to the loss, we will pay the larger of the following, but not more than the limit of insurance for the dwelling indicated in the Declarations:
  - 1. The "actual cash value" of that part of the dwelling damaged; or
  - 2. That part of the replacement cost of the damaged property which the limit of insurance bears to 80% of the full replacement cost of the dwelling.
- D. The most we will pay for other structures is the smaller of the following:
  - 1. The amount indicated under the Extra Coverages of this module for other structures;
  - 2. The cost to repair or replace the damaged part of the other structure with material of like kind and



quality and for similar use on the same premises; or

3. The necessary amount actually spent to repair or replace the damaged structure.

- E. We will pay no more than the "actual cash value" of the damage until the actual repair or replacement is completed. However, if the cost of repair or replacement is \$5,000 or less, we will settle the loss on the replacement cost basis whether or not the repair or replacement is completed.
- F. You may disregard the replacement cost provisions for dwellings or other structures and make claim on an "actual cash value" payment basis. You then have up to 180 days after the loss to make a claim for additional payments due you on the Replacement Cost payment basis. However, we will pay no more than the "actual cash value" of the damage until the actual repair or replacement is completed.
- G. Loss to built-in components or fixtures on the "residence premises" or "rental premises" is settled at replacement cost only if the dwelling is insured with us for Replacement Cost.

#### **Replacement Cost With Actual Cash Value Roofs**

If the Declarations indicate Replacement Cost With Actual Cash Value Roofs applies to the described dwelling, we will pay up to the "actual cash value" immediately prior to the loss for damage to dwelling roof surfaces, but not more than the applicable limit of insurance or the amount necessary to repair or replace the property.

Except for payment of roof surfaces as indicated above, we will pay according to the Payment Basis provisions for Replacement Cost.

#### **Guaranteed Replacement Cost**

If the Declarations indicate Guaranteed Replacement Cost applies to the described dwelling, we will pay up to 125% of the dwelling limit of insurance on the Replacement Cost payment basis if you:

- A. Agree to maintain insurance equal to 100% of replacement cost of the dwelling by accepting the yearly adjustment we make to the amount of the insurance based on our inflation adjustment;
- B. Notify us within 60 days of the start of any additions or alterations which increase the replacement cost of the dwelling by \$5,000 or more; and
- C. Pay any additional premium due for the increase in value.

If you do not meet these conditions, the loss settlement will be subject to all provisions of the Replacement Cost payment basis and the limit of insurance indicated in the Declarations for the dwelling.

We will pay no more than the "actual cash value" of the damage until actual repair or replacement is complete. However, if the cost of repair or replacement is \$5,000 or less, we will settle the loss on the Replacement Cost basis whether or not the repair or replacement is complete.

You may disregard the Guaranteed Replacement Cost payment basis provisions for dwellings and make claim on an Actual Cash Value basis. You then have 180 days after the loss to make a claim for additional payments due you on the Guaranteed Replacement Cost basis. However, we will pay no more than the "actual cash value" of the damage until the actual repair or replacement is completed.

Other structures at the "residence premises" or "rental premises" that are covered under the Extra Coverages of this module will be settled according to the Replacement Cost payment basis.

#### **Guaranteed Replacement Cost With Actual Cash Value Roofs**

If the Declarations indicate Guaranteed Replacement Cost With Actual Cash Value Roofs applies to the described dwelling, we will pay up to the "actual cash value" immediately prior to the loss for damage to dwelling roof surfaces, but not more than the applicable limit of insurance or the amount necessary to repair or replace the property.

Except for payment of roof surfaces as indicated above, we will pay according to the Payment Basis provisions for Guaranteed Replacement Cost.

#### **Repair Cost**

- A. If the Declarations indicate Repair Cost applies to the described dwelling, we will pay the amount

necessary to repair, rebuild or replace the dwelling:

1. For the same use and occupancy on the same premises; and
  2. Using common construction materials, techniques, and methods functionally equivalent to but less costly than obsolete, antique or custom construction materials, techniques and methods.
- B. We will pay no more than the smaller of the following:
1. The limit of insurance indicated in the Declarations for the dwelling; or
  2. The reasonable and necessary amount spent to repair or replace the damaged property on the repair cost payment basis.
- C. If you decide not to repair or replace the damaged dwelling for the same use and same occupancy on the same premises, we will settle on the "actual cash value" payment basis. You may then make claim within 180 days after the loss for additional payments due you on the repair cost payment basis. However, we will pay no more than the "actual cash value" of the damage until the actual repair or replacement is completed.
- D. Loss to built-in components or fixtures on the "residence premises" is settled on the repair cost payment basis only if the dwelling is insured with us for repair cost payment basis.
- E. Loss to other structures covered under the Extra Coverages of this module will be settled on the Replacement Cost payment basis.

#### **Repair Cost With Actual Cash Value Roofs**

If the Declarations indicate Repair Cost With Actual Cash Value Roofs applies to the dwelling, we will pay up to the "actual cash value" immediately prior to the loss for damage to any roof surfaces for the dwelling, but not more than the applicable limit of insurance or the amount necessary to repair or replace the property.

Except for payment of roof surfaces as indicated above, we will pay according to the Payment Basis provisions for Repair Cost.

#### **Additional Provisions for Other Structures**

If more than one dwelling is located on the "residence premises" or "rental premises", losses to other structures will be subject to the broadest payment basis applicable to any one dwelling at that premises. However, if Guaranteed Replacement Cost is the broadest applicable payment basis, loss to other structures will be settled on the Replacement Cost payment basis.

Payment for other structures will not exceed the amount indicated under the Extra Coverages of this module.

#### **Loss to a Pair or Set**

In case of a covered loss to a pair or set, we will pay the smaller of:

- A. The cost to repair or replace any part in order to restore the pair or set to its value before the loss; or
- B. The difference between the "actual cash value" of the property before and after the loss.

#### **Optional Coverages**

You have these optional coverages only if specifically named in the Declarations. These optional coverages are subject to all the provisions of the General Section, Property Section and this module unless specifically stated otherwise.

#### **Ordinance or Law**

We will pay for the increased costs you incur due to the enforcement of any ordinance or law which regulates construction, repair or demolition of that part of a covered building damaged by a covered cause of loss.

The limit of insurance indicated in the Declarations for this optional coverage applies to each loss.

There is no coverage for:

- A. The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
- B. The costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, cleanup, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants" in or on any covered building or other structure.

#### **Sinkhole Collapse**

We will cover direct physical loss to your dwelling "caused by" sinkhole "collapse".

Sinkhole "collapse" means actual physical damage "caused by" sudden settlement or "collapse" of the earth supporting the dwelling and only when such settlement or "collapse" results from subterranean voids created by the action of water on limestone or similar rock formations. Mine subsidence is not sinkhole "collapse".

The Earth Movement Exclusion described in the Property Section does not apply to this optional coverage.

#### **Water Backup of Sewers or Drains**

We will cover direct physical loss to your dwelling insured under this module "caused by":

- A. Water which backs up through sewers or drains; or
- B. Water which overflows from a sump, sump pump or related equipment designed to remove subsurface water, even if such overflow results from the mechanical breakdown of the sump pump. Loss to the sump pump or related equipment "arising out of" mechanical breakdown is not covered.

The limit of insurance indicated in the Declarations for this optional coverage is the only limit that applies to each loss.

Additional Exclusions applicable to the Water Backup of Sewers or Drains coverage:

- A. Water Damage  
The Water Damage exclusion in the Property Section applies, except the following part of that exclusion is deleted:  
There is no coverage for loss "arising out of" water or waterborne material that backs up through sewers or drains or overflows from a sump.
- B. The following exclusion is added:  
There is no coverage for loss "arising out of" the negligence of an "insured".

## Garages, Outbuildings And Other Structures Module

This module is part of the Property Section.

The provisions in this module, combined with the provisions in the General Section and the Property Section provide the garage, outbuilding and other structures coverages you selected.

### Garages, Outbuildings And Other Structures Coverage

You have the following coverage only for the garages, outbuildings and other structures indicated in the Declarations.

- A. We cover garages, outbuildings and other structures described in the Declarations with a specific limit of insurance for the covered causes of loss indicated in the Declarations.
- B. We cover attachments or additions to insured garages, outbuildings or other structures, including permanent fixtures in or on them, if you own them and they are not insured separately in this policy, except for attached:
  - 1. Fences;
  - 2. Greenhouses;
  - 3. Private utility poles;
  - 4. Windmills;
  - 5. Silos; or
  - 6. Towers.We cover these types of property only if described separately in the Declarations with a specific limit of insurance.
- C. We cover materials and supplies located on the "insured premises" to be used in construction, alteration or repair of covered garages, outbuildings or other structures.
- D. If the Declarations states a limit of insurance for fences without specifically describing a particular fence, the limit applies to all fences owned by any "insured" and located on the described premises, including residential fencing, corrals, pens, gates, feed lot fences, chutes and feed racks. We do not cover field or pasture fences.
- E. We do not insure garages, outbuildings or other structures under this module if:
  - 1. Rented to or held for rental to any "person" who is not a tenant of the "insured premises" unless used solely as a private garage or for "farming/ranching"; or
  - 2. Used primarily for "business" other than "farming/ranching." The limitation on "business" use does not apply if coverage is specifically provided under optional coverages.
- F. We do not cover land, water, trees, shrubs, plants or lawns under this module except as provided under Extra Coverages in this module.

### Extra Coverages

Subject to the terms and conditions of the General Section, the Property Section and this module, amounts paid under Extra Coverages are in addition to the limits indicated in the Declarations for your covered property unless otherwise stated.

### Debris Removal Coverage

- A. We will pay your reasonable expenses for removal of debris of the property covered under this module if that property suffers a covered loss.
- B. We will also pay to remove ash, dust or particles from a volcanic eruption that cause direct loss to the covered property.
- C. These expenses are included in the limit of insurance that applies to the damaged property. If the covered loss plus the cost of debris removal is more than the limit of insurance on the damaged property, we will pay up to an extra 5% of the applicable limit to cover the cost of debris removal.
- D. Debris Removal Coverage does not include any cost or expense for:
  - 1. The extraction of pollutants from land or water; or
  - 2. Removal, restoration or replacement of polluted land or water.
- E. We will also pay your reasonable expenses, up to \$500 per tree and \$1,000 in the aggregate for one loss, for the removal of fallen trees or limbs from your "insured premises." The fallen trees or limbs must:

1. Have been caused to fall by:
  - a. Windstorm, hail or the weight of ice, snow or sleet if the trees or limbs are yours; or
  - b. Named Causes of Loss 1 through 16 if the trees or limbs are your neighbor's; and
2. Have damaged a covered garage, outbuilding or other structure.

### **Pollutant Cleanup And Removal Coverage**

We will pay your expenses to extract "pollutants" from land or water at your "insured premises" if the release, discharge or dispersal of the "pollutants" is "caused by" or results from a covered cause of loss that occurs during the policy period to the property insured under this module.

This extra coverage does not apply to costs to test for, monitor, or assess the existence, concentration or effects of "pollutants" except during a covered cleanup of "pollutants."

We will pay no more than \$25,000 under this policy during any policy period regardless of the number of losses or the number of modules providing this extra coverage. Such limit, when used, shall never be restored in subsequent policy periods for the same damage or loss.

### **Temporary Repairs Coverage**

We will pay reasonable and necessary costs you incur for repairs to protect your property covered under this module from further damage after a covered loss.

This extra coverage does not increase the limit of insurance applying to the property being repaired.

### **Emergency Removal Of Property Coverage**

We will pay for direct physical loss from any cause to property covered under this module which is being removed from a premises endangered by a covered cause of loss. This extra coverage applies for no more than 30 days from the time of removal and while property is removed.

This extra coverage does not increase the limit of insurance that applies to this removed property.

### **Collapse Coverage**

We will pay for direct physical loss to any part of a garage, outbuilding or other structure covered under this module "caused by" "collapse" of a building or any part of a building. The "collapse" must be directly and solely "caused by" one or more of the following:

- A. Named Causes of Loss 1 through 10;
- B. Hidden decay, unless any "insured" was aware of the decay prior to the "collapse";
- C. Hidden insect, vermin, raccoon or skunk damage, unless any "insured" was aware of the damage prior to the "collapse";
- D. Weight of contents, equipment, animals or people;
- E. Weight of rain, ice, snow or sleet which collects on a roof; or
- F. Use of defective materials or methods of construction, remodeling or renovation if the "collapse" occurs during the construction, remodeling or renovation.

Under this extra coverage, we will pay for loss to an awning, fence, deck, patio, pavement, swimming pool, hot tub, spa, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf, dock or hoist only if the loss is a direct result of the "collapse" of a building.

We do not cover "collapse" "caused by" settling, cracking, shrinking, bulging or expansion.

This extra coverage does not increase the limit of insurance.

### **Fire Department Service Charge**

We will pay up to \$1,000 or the limit of insurance indicated in the Declarations for fire department service charges incurred when the fire department is called to save or protect your property insured under this module from an insured loss.

We do not cover fire department service charges if the property is located within the limits of the city,

municipality or protection district furnishing the fire department response.

This extra coverage is in addition to the limit of insurance in the Declarations on the covered property.

No deductible applies to this extra coverage.

### **Fungi, Wet Or Dry Rot, Or Bacteria**

We will pay for:

- A. Loss "caused by" "fungi," wet or dry rot, or bacteria;
- B. The cost to remove "fungi," wet or dry rot, or bacteria from covered property;
- C. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi," wet or dry rot, or bacteria; and
- D. The cost of testing of air or property to confirm the absence, presence or level of "fungi," wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi," wet or dry rot, or bacteria.

This extra coverage only applies when such loss or costs are a result of a covered cause of loss that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the covered cause of loss occurred.

If there is a covered loss or damage to covered property, not caused in whole or in part, by "fungi," wet or dry rot, or bacteria, the loss payment will not be limited by the terms of this extra coverage, except to the extent that "fungi," wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this extra coverage.

We will pay no more than \$10,000 under this policy during any policy period regardless of the number of "occurrences" or the number of modules providing this extra coverage.

This extra coverage does not increase the limit of insurance applying to the damaged covered property.

### **Fire Extinguisher Recharge Coverage**

We will pay the reasonable expense you incur to recharge a portable fire extinguisher when it has been used to combat a covered fire.

This extra coverage is in addition to the limit of insurance indicated in the Declarations on the covered property.

No deductible applies to this extra coverage.

### **New Construction And Structural Alteration Coverage**

- A. We will pay up to \$60,000 per loss for the cost of:
  - 1. Constructing new garages, outbuildings or other structures on the "insured premises"; or
  - 2. Altering the structure of existing garages, outbuildings or other structures covered under this module.
- B. This extra coverage expires 60 days from the date construction or alteration begins.
- C. Covered Causes of Loss are:
  - 1. For new construction, Named Causes of Loss 1 through 9; and
  - 2. For structural alterations, those covered Causes of Loss as shown in the Declarations for the garage, outbuilding or other structure being altered.
- D. We have the right to charge a premium effective from the date construction or alteration begins.

**Private Utility Poles and Outdoor Wiring**

If the Declarations show a limit of insurance for Private Utility Poles and Outdoor Wiring, we cover private utility poles including their attached switch boxes, fuse boxes and outdoor wiring, all belonging to the "insured" and located on the described premises.

If the described premises has more than one private utility pole, the limit of insurance applies on each pole in such proportion as the value of each pole bears to the value of all poles on the described premises.

**Portable Buildings and Structures**

If the Declarations show a limit of insurance for portable buildings or structures, we cover all portable buildings or structures on the "insured premises" and owned by an "insured" that fit the description on the Declarations.

The limit of insurance applies to each portable building or structure in such proportion as the value of each building or structure bears to the aggregate value of all buildings or structures on the "insured premises" which fit the description on the Declarations and are owned by any "insured."

**Notification Of Loss**

In case of an accident or loss to which this insurance may apply, refer to the General Section and Property Section for specific notification of loss instructions.

**Payment For Loss**

The Payment For Loss provisions in the General Section and the Property Section apply and are expanded as follows with respect to coverage provided by this module.

**Limit Of Insurance**

The limit of insurance for each insured garage, outbuilding or other structure is indicated in the Declarations.

**Inflation Adjustment**

The limit of insurance will be revised at each policy renewal and at the time of loss to reflect changes in value due to inflation. The inflation percentage is indicated in the Declarations. The inflation percentage is not intended to reflect the variation in resale value of property.

**Payment Basis**

Payment for loss will be made on the basis of "actual cash value" or replacement cost as indicated in the Declarations and as described below. Our payment for "actual cash value" or replacement cost may be further limited by the Appearance Damage provision also described below.

**Actual Cash Value**

If the Declarations indicates Actual Cash Value applies, the most we will pay is the lesser of:

- A. The "actual cash value" of the damaged portion of the property immediately prior to the loss;
- B. The amount necessary to repair or replace the property; or
- C. The applicable limit of insurance.

**Outbuilding Replacement Cost**

If the Declarations indicates Outbuilding Replacement Cost applies to a building or structure, we will settle losses on that building or structure at replacement cost without deduction for depreciation, subject to the following:



- A. If the building or structure is insured for 80% or more of the replacement cost immediately prior to the loss, we will pay the smaller of:
  - 1. The limit of insurance indicated in the Declarations for the building or structure;
  - 2. The cost to repair or replace the damaged part of the building or structure with material of like kind and quality and for similar use on the same premises; or
  - 3. The necessary amount actually spent to repair or replace the damaged building or structure.
- B. If the building or structure is insured for less than 80% of replacement cost immediately prior to the loss, we will pay the larger of the following, but not more than the limit of insurance for the outbuilding indicated in the Declarations:
  - 1. The "actual cash value" of that part of the building or structure damaged; or
  - 2. That part of the replacement cost of the damaged property which the limit of insurance bears to 80% of the full replacement cost of the building or structure.
- C. We will pay no more than the "actual cash value" of the damage unless actual repair or replacement is completed. However, if the cost of repair or replacement is \$5,000 or less, we will settle the loss on the Outbuilding Replacement Cost basis whether or not the repair or replacement is completed.
- D. You may disregard the Outbuilding Replacement Cost provisions and make claim on an Actual Cash Value payment basis. You then have up to 180 days after the loss to make a claim for additional payments due you on the Outbuilding Replacement Cost payment basis. However, we will pay no more than the "actual cash value" of the damage until the actual repair or replacement is completed.

#### **Outbuilding Replacement Cost With Actual Cash Value Roofs**

If the Declarations indicates Outbuilding Replacement Cost With Actual Cash Value Roofs applies, we will pay up to the "actual cash value" immediately prior to the loss for damage to any roof surfaces, but not more than the applicable limit of insurance or the amount necessary to repair or replace the property.

For all other property covered by this module, we will pay according to the Payment Basis provisions for Outbuilding Replacement Cost.

#### **Appearance Damage**

When a loss "caused by" hail is limited to "appearance damage" to the "metal roof" or "metal siding" of a garage, outbuilding or other structure, we will settle the loss subject to the following conditions:

- A. The most we will pay is the lesser of:
  - 1. 25% of the "actual cash value" of the damaged area on the covered garage, outbuilding or other structure; or
  - 2. The applicable limit of insurance for the covered garage, outbuilding or other structure.
- B. If the damaged area is repaired within one year of the date of loss, you may make an additional claim up to the total value of the damaged area subject to the Payment Basis provisions indicated in the Declarations for the damaged garage, outbuilding or other structure.

#### **Additional Definitions**

Under the Garages, Outbuildings and Other Structures Module, the definitions in the General Section and the definitions in the Glossary – Property Section apply and are expanded as follows:

##### **"Appearance Damage"**

Superficial damage that has altered the physical appearance of the building but does not result in the failure of the building to perform its intended function of keeping out weather elements to the same extent as it did before the damage occurred.

##### **"Metal Roof"**

The following components:

- A. Metal roofing material exposed to weather elements;
- B. Roof underlayment applied for moisture protection;
- C. Flashing required in the repair or replacement of a metal roof;
- D. Roof vents, metal chimneys, sky lights, gutters, metal fascia; and
- E. Any other metal roofing component.



**"Metal Siding"**

The following components:

- A. Metal siding material exposed to weather elements;
- B. Siding underlayment applied for moisture protection;
- C. Flashing required in the repair or replacement of metal siding;
- D. Corner posts, metal doors, metal window flashing and sashes; and
- E. Any other metal siding component.

**Optional Coverages**

You have these optional coverages only if specifically named in the Declarations. These optional coverages are subject to all the provisions of the General Section, Property Section and this module unless specifically stated otherwise.

**Business**

We cover the garage, outbuilding or other structure used for "business" and indicated in the Declarations as subject to this optional coverage.

## Household Personal Property Module

This module is part of the Property Section. The provisions in this module, combined with the provisions in the General Section and Property Section provide the household personal property coverages you selected.

### Household Personal Property Coverage

You have the following coverage for household personal property only for a particular household indicated in the Declarations.

We cover household personal property owned or used by any "insured" while it is anywhere in the world with a specific limit of insurance and for covered causes of loss indicated in the Declarations. After a loss, and at your request, we will cover household personal property owned by:

- A. Others while the property is on the part of the "residence premises" occupied by any "insured"; or
- B. A guest or a "residence employee," while the property is in any residence occupied by any "insured."

### Extra Coverages

Subject to the terms and conditions of the General Section, the Property Section and this module, amounts paid under Extra Coverages are in addition to the limit indicated in the Declarations for your covered household personal property unless otherwise stated.

### Debris Removal Coverage

- A. We will pay your reasonable expenses for removal of debris of the property covered under this module if that property suffers a covered loss.
- B. We also will pay to remove ash, dust or particles from a volcanic eruption that cause direct loss to the covered property.
- C. These expenses are included in the limit of insurance that applies to the damaged property. If the covered loss plus the cost of debris removal is more than the applicable household personal property limit, we will pay no more than an extra 5% of the applicable limit to cover the cost of debris removal.
- D. This extra coverage does not apply to any cost or expense for:
  - 1. The extraction of pollutants from land or water; or
  - 2. The removal, restoration or replacement of polluted land or water.
- E. We will also pay your reasonable expenses, up to \$500 per tree and \$1,000 in the aggregate for one loss, for the removal of fallen trees or limbs from your "residence premises" or "rental premises." The fallen trees or limbs must:
  - 1. Have been caused to fall by:
    - a. Windstorm, hail or the weight of ice, snow or sleet if the trees or limbs are yours; or
    - b. Named Causes of Loss 1 through 16 if the trees or limbs are your neighbor's; and
  - 2. Have damaged property covered under this module;
  - 3. Be blocking a driveway on the "residence premises" or "rental premises," preventing a "motor vehicle" registered for use on public roads from entering or exiting; or
  - 4. Be blocking a ramp or other fixture designed to provide handicapped access to the residence.

### Trees, Shrubs And Other Plants Coverage

We will pay for direct physical loss to your trees, shrubs, plants or lawns on the "residence premises" or "rental premises" within 250 feet of your dwelling "caused by":

- A. Fire or lightning;
- B. Explosion;
- C. Riot or civil commotion;
- D. "Aircraft";
- E. Vandalism or malicious mischief;
- F. Theft; or
- G. Vehicles not owned or operated by:
  - 1. Any resident of the "insured premises";
  - 2. Any "insured"; or
  - 3. Any "farm/ranch employee" or "residence employee" or exchange help of any "insured."

The limit of insurance for this extra coverage shall not exceed 10% of the household personal property limit of insurance per loss.

We will pay no more than \$500 for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

### **Pollutant Cleanup And Removal Coverage**

We will pay your expenses to extract "pollutants" from land or water at your "residence premises" or "rental premises" if the release, discharge or dispersal of the "pollutants" is "caused by" or results from a covered cause of loss that occurs during the policy period to the property insured under this module.

This extra coverage does not apply to costs to test for, monitor, or assess the existence, concentration or effects of "pollutants" except during a covered cleanup of "pollutants."

We will pay no more than \$25,000 under this policy during any policy period regardless of the number of losses or the number of modules providing this extra coverage. Such limit, when used, will not be restored in subsequent policy periods for the same damage or loss.

### **Temporary Repairs Coverage**

We will pay reasonable and necessary costs you incur for repairs to protect your property covered under this module from further damage after a covered loss.

This extra coverage does not increase the limit of insurance applying to the property being repaired.

### **Emergency Removal Of Property Coverage**

We will pay for direct physical loss from any cause to property covered under this module which is being removed from a premises endangered by a covered cause of loss. This extra coverage applies for no more than 30 days from the time of removal and while property is removed.

This extra coverage does not increase the limit of insurance that applies to this removed property.

### **Fire Department Service Charge Coverage**

We will pay up to \$1,000 or the limit of insurance indicated in the Declarations for fire department service charges incurred when the fire department is called to save or protect your property insured under this module from an insured loss.

We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This extra coverage is in addition to the limit of insurance indicated in the Declarations for the covered property.

No deductible applies to this extra coverage.

### **Fire Extinguisher Recharge Coverage**

We will pay the reasonable expense you incur to recharge a portable fire extinguisher when it has been used to combat a covered fire.

This extra coverage is in addition to the limit of insurance indicated in the Declarations for the covered property.

No deductible applies to this extra coverage.

### **Property Loss Assessment Coverage**

We will pay up to \$1,000 or the limit of insurance indicated in the Declarations for your share of any loss

assessment charged during the policy period against you by a corporation or association of property owners. The assessment must be made as a result of a direct loss to the property owned by all members collectively and of the type that would be covered by this policy if owned by you. The direct loss must be "caused by" a covered cause of loss other than earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

This extra coverage applies only to loss assessments charged against you as an owner or tenant of the "insured premises."

We do not cover assessments charged against you, a corporation or an association of property owners by any governmental body.

The limit of insurance indicated in the Declarations is the most we will pay for all assessments resulting from any one loss.

### **Forgery And Counterfeiting Coverage**

We will pay up to \$1,000 for loss resulting from:

- A. Forgery or alteration of any check or negotiable instrument; or
- B. Acceptance in good faith of counterfeit United States or Canadian paper currency.

All loss resulting from a series of acts committed by any one "person" or in which one "person" is concerned or implicated is considered to be one loss.

We do not cover losses "arising out of" any "insured's" "business" or dishonesty of any "insured."

We have the option to defend, at our expense, any "insured" or any "insured's" bank against any suit for the enforcement of payment under the forgery coverage. If we choose this option, our duty to defend ends when the amount we pay for the loss equals the limit of insurance for this coverage.

This extra coverage is in addition to the limit of insurance indicated in the Declarations on the covered property.

No deductible applies to this extra coverage.

### **Collapse Coverage**

We will pay for direct physical loss to property covered under this module "caused by" "collapse" of a building or any part of a building. The "collapse" must be directly and solely "caused by" one or more of the following:

- A. Named Causes of Loss 1 through 16;
- B. Hidden decay, unless any "insured" was aware of the decay prior to the "collapse";
- C. Hidden insect, vermin, raccoon or skunk damage, unless any "insured" was aware of the damage prior to the "collapse";
- D. Weight of contents, equipment, animals or people;
- E. Weight of rain which collects on a roof; or
- F. Use of defective materials or methods of construction, remodeling or renovation if the "collapse" occurs during the course of the construction, remodeling or renovation.

Under this extra coverage, we will pay for loss to an awning, fence, patio, pavement, swimming pool, hot tub, spa, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf, dock or hoist only if the loss is a direct result of the "collapse" of a building.

We do not cover "collapse" "arising out of" settling, cracking, shrinking, bulging or expansion.

This extra coverage does not increase the limit of insurance.

### **Damage From Glass Coverage**

We will pay for direct physical loss to property covered under this module caused solely by pieces, fragments or splinters of broken glass or safety glazing material which was part of a building including

storm doors or storm windows for the building while in summer storage.

This extra coverage does not increase the limit of insurance.

### **Grave Markers**

We will pay up to \$5,000 for direct loss to grave markers, including mausoleums, on or away from the "residence premises" for loss "caused by" Named Causes of Loss 1 through 16.

### **Fungi, Wet Or Dry Rot, Or Bacteria**

We will pay for:

- A. Loss "caused by" "fungi," wet or dry rot, or bacteria;
- B. The cost to remove "fungi," wet or dry rot, or bacteria from covered property;
- C. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi," wet or dry rot, or bacteria; and
- D. The cost of testing of air or property to confirm the absence, presence or level of "fungi," wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi," wet or dry rot, or bacteria.

This extra coverage only applies when such loss or costs are a result of a covered cause of loss that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the covered cause of loss occurred.

If there is covered loss or damage to covered property, not caused in whole or in part, by "fungi," wet or dry rot, or bacteria, loss payment will not be limited by the terms of this extra coverage, except to the extent that "fungi," wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this extra coverage.

We will pay no more than \$10,000 under this policy during any policy period regardless of the number of "occurrences" or the number of modules providing this extra coverage.

This extra coverage does not increase the limit of insurance applying to the damaged covered property.

### **Tenant's Improvements Coverage**

We will pay for direct physical loss "caused by" a covered cause of loss to building additions, alterations, fixtures, improvements or installations, including glass and safety glazing material, made or acquired at your expense to that part of the "residence premises" rented and used exclusively by you.

Covered glass losses will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

The limit of insurance indicated in the Declarations for this extra coverage is the most we will pay for all damage to building additions, alterations or improvements resulting from any one loss.

This extra coverage is in addition to the limit of insurance indicated in the Declarations on the covered property.

### **Tenant's Loss Of Use Coverage**

If a covered loss to property insured under this module or the building containing the property makes the "residence premises" not fit to live in, we will pay for the loss of its use as follows:

#### **Additional Living Expense**

If that part of the "residence premises" where you reside cannot be lived in because of a covered loss, we will pay any increase in living expenses that is reasonable, necessary and incurred by you to maintain your household's normal standard of living up to 12 months from the date of loss.

Payment shall be for the shortest time reasonably required to repair or replace your dwelling or for your

household to permanently relocate. This period of time is not limited by termination of coverage for your household personal property covered under this module.

#### **Fair Rental Value**

If the "rental premises" or that part of the "residence premises" rented to others or held for rental by you cannot be lived in because of a covered loss, we will pay its fair rental value minus any expenses that do not continue while the premises is not fit to live in up to 12 months from the date of loss.

Payment shall be for the shortest time reasonably required to repair or replace that part of your "residence premises" rented or held for rental. This period of time is not limited by termination of coverage for your household personal property covered under this module.

#### **Prohibited Use**

If a civil authority prohibits you from use of the "residence premises" or "rental premises" as a result of direct damage to neighboring property "caused by" a covered cause of loss, we will pay any resulting additional living expense or fair rental value loss as described above for a period not exceeding 31 days during which use is prohibited. This period of time is not limited by termination of coverage for your household personal property covered under this module.

We do not cover loss or expense due to cancellation of a lease or agreement.

#### **Notification Of Loss**

In case of an accident or loss to which this insurance may apply, refer to the General Section and Property Section for specific notification of loss instructions.

#### **Payment For Loss**

The Payment For Loss provisions in the General Section and the Property Section apply and are expanded as follows with respect to coverage provided by this module.

#### **Limit Of Insurance**

The limit of insurance for your household personal property is indicated in the Declarations.

#### **Inflation Adjustment**

The limit of insurance will be revised at each policy renewal and at the time of loss to reflect the changes in value due to inflation. The inflation percentage is indicated in the Declarations.

#### **Off Premises**

We will pay no more than 15% of the limit of insurance for a loss to covered household personal property located at a residence other than the "residence premises" indicated in the Declarations. Household personal property not subject to the 15% limitation is:

- A. Property in a newly acquired principal residence, but only for a period 30 days immediately after you begin to move the property there;
- B. Property of a student who is an "insured" living away from the residence, except as limited under the Named Causes of Loss - Theft; and
- C. Property moved from the "residence premises" because the residence is being repaired, renovated, or rebuilt, and is unfit to live in or store property in.

#### **Special Limits Of Insurance**

We will pay no more than the special limits indicated in this module or in the Declarations for each covered loss to the following categories of household personal property. These individual limits do not increase the total limit of insurance for household personal property covered under this module or elsewhere in this policy.

#### **Money**

We will pay no more than \$200 per "occurrence" for any covered loss to money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip,

stored value cards and smart cards.

**Valuable Records**

We will pay no more than \$1,000 per "occurrence" for any covered loss to securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, personal records, manuscripts, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

This limit includes the cost to research, replace or restore the information from the lost or damaged material.

**Vehicle Parts**

We will pay no more than \$1,000 per "occurrence" for any covered loss to unattached equipment, parts or accessories for "motor vehicles" or "recreational motor vehicles."

**Watercraft**

We will pay no more than \$500 per "occurrence" for any covered loss to watercraft, equipment common to watercraft, and outboard engines or motors.

**Trailers**

We will pay no more than \$500 per "occurrence" for any covered loss to trailers including but not limited to camper trailers, toppers, slide-in campers, and ice fishing houses, whether or not they are equipped with wheels.

**Jewelry/Furs**

We will pay no more than \$2,000 per "occurrence" for any covered loss to jewelry, watches, furs, precious and semi-precious stones. This limit applies only to theft, losing or misplacing and is subject to a \$1,000 maximum amount per item.

**Plateware**

We will pay no more than \$5,000 per "occurrence" for any covered loss to silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. This limit applies only to theft, losing or misplacing.

**"Collections"**

We will pay no more than \$2,500 per "occurrence" for any covered loss to a "collection."

**Trading Cards**

We will pay no more than \$1,000 per "occurrence" for any covered loss to a collectible trading card or collection of trading cards.

**Firearms**

We will pay no more than \$4,000 per "occurrence" for theft, losing or misplacing of firearms, accessories and related equipment. This is subject to a \$2,000 maximum amount per item.

**Business Property On Premises**

We will pay no more than \$2,500 per "occurrence" for any covered loss to property on the "residence premises" used primarily for any "business" purpose.

**Business Property Off Premises**

We will pay no more than \$1,000 per "occurrence" for any covered loss to property off the "residence premises" used primarily for any "business" purpose.

**Electronic Apparatus**

We will pay no more than \$1,000 per "occurrence" for any covered loss to electronic apparatus, including antennas, tapes, wires, records, disks or other media and accessories for use with such apparatus, if the



electronic apparatus can be operated from the 12 volt electrical system of a "motor vehicle" or watercraft and from other power sources. This limit applies only while the described property is in or upon the "motor vehicle" or watercraft.

### **Payment Basis**

Payment for loss will be made on the basis of Actual Cash Value or Replacement Cost, as indicated in the Declarations and described below.

### **Actual Cash Value**

If the Declarations indicate Actual Cash Value applies, we will pay up to the "actual cash value" of the damaged property at the time of loss, but not more than the applicable limit of insurance or the amount necessary to repair or replace the property.

### **Replacement Cost**

If the Declarations indicate Replacement Cost applies, we will pay no more than the smallest of the following amounts:

- A. The amount actually paid to replace the covered property with like kind and quality at the time of loss;
- B. 400% of the "actual cash value" at the time of loss;
- C. The full cost of repair at the time of loss;
- D. "Actual cash value" for "business" property;
- E. Market value for antiques, "collectibles," paintings and similar articles of rarity;
- F. The limit of insurance that applies to the covered household personal property if applicable; or
- G. Any applicable special limits of insurance specified in this module.
- H. Actual cash value for articles not maintained in good or workable condition;
- I. Actual cash value for articles that are outdated or obsolete and are stored or not being used.

You may make a claim for loss on an "actual cash value" basis and then make claim within 180 days after the loss for any additional payment due you under Replacement Cost provisions.

### **Loss to a Pair or Set**

In case of a covered loss to a pair or set, we will pay the smaller of:

- A. The cost to repair or replace any part in order to restore the pair or set to its value before the loss; or
- B. The difference between the "actual cash value" of the property before and after the loss.

### **Additional Exclusions**

The following exclusions apply in addition to those in the General Section and Property Section, unless coverage is specifically provided elsewhere in the policy.

There is no coverage for:

- A. Items separately described and specifically insured in this policy or any other policy, regardless of the limit for which they are insured;
- B. Personal property used primarily in the operation of a farm or ranch;
- C. Animals, birds or fish;
- D. "Motor vehicles," "recreational motor vehicles," including their equipment, parts or accessories while attached to any "motor vehicle" or "recreational motor vehicle." We do cover vehicles (except all-terrain vehicles) not subject to motor vehicle registration which are used to service an "insured's" residence or designed for assisting the handicapped;
- E. Electronic apparatus, including antennas, wires and accessories for use with such apparatus, while in or upon a "motor vehicle" or "recreational motor vehicle," if the electronic apparatus is equipped to be operated solely by power from the vehicle's electrical system;
- F. "Aircraft," their equipment, parts or accessories;
- G. "Hovercraft," their equipment, parts or accessories;
- H. Property of roomers, boarders or tenants, except property of any "insured" or any roomer or boarder related to any "insured";
- I. Property contained in a dwelling, mobile home, or apartment regularly rented or held for rental to others by any "insured." We do cover such property if Household Personal Property Coverage is indicated in the Declarations for the specific dwelling, mobile home, or apartment rented or held for rental to others;



- J. Property rented out or held for rental to others off the "residence premises";
- K. "Business" data, including such data stored in:
  - 1. Books of account, drawings or other paper records; or
  - 2. Electronic data processing tapes, wires, records, disks or other software media.However, we do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market; or
- L. Water or Steam.

### **Optional Coverages**

You have these optional coverages only if specifically named in the Declarations. These optional coverages are subject to all the provisions of the General Section, Property Section and this module unless specifically stated otherwise.

### **Sinkhole Collapse**

We will cover direct physical loss to your covered household personal property "caused by" sinkhole "collapse."

Sinkhole "collapse" means actual physical damage "caused by" sudden settlement or "collapse" of the earth supporting such property and only when such settlement or "collapse" results from subterranean voids created by the action of water on limestone or similar rock formations. Mine subsidence is not sinkhole "collapse."

The Earth Movement Exclusion described in the Property Section does not apply to this optional coverage.

### **Water Backup Of Sewers Or Drains**

We will cover direct physical loss to property covered under this module "caused by":

- A. Water which backs up through sewers or drains; or
- B. Water which overflows from a sump, sump pump or related equipment designed to remove subsurface water, even if such overflow results from the mechanical breakdown of the sump pump. Loss to the sump pump or related equipment "arising out of" mechanical breakdown is not covered.

The limit of insurance indicated in the Declarations for this coverage is the only limit that applies to each loss.

Additional Exclusions applicable to the Water Backup of Sewers or Drains coverage:

- A. Water Damage  
The Water Damage exclusion in the Property Section applies, except the following part of that exclusion is deleted:  
There is no coverage for loss "arising out of" water or waterborne material that backs up through sewers or drains or overflows from a sump.
- B. The following exclusion is added:  
There is no coverage for loss "arising out of" the negligence of an "insured".

### **Contents Of Freezer Or Refrigerated Unit**

We will pay up to the limit of insurance indicated in the Declarations for this optional coverage for direct physical loss to contents of freezer or refrigerator units on the "residence premises." The contents must be owned by you and the loss must result from a change in temperature "caused by":

- A. Damage to the generation or transmission equipment which results in the interruption of electrical service to the freezer or refrigerated unit; or
- B. Mechanical or electrical breakdown of the refrigeration system.

The "insured" must exercise due care in inspecting and maintaining freezer and refrigeration equipment in proper working condition. If interruption of electrical service, or mechanical or electrical breakdown is known, all reasonable means must be used to protect the property from further damage or this coverage is void.

No deductible applies to this optional coverage.

## **Business Property**

We cover personal property used in the "insured business."

### **A. Special Limits Of Insurance**

#### **1. Business Property On Premises**

When this limit is increased above \$2,500:

- a. We will pay no more than the increased special limit for any covered loss;
- b. We will pay no more than \$2,500 for any covered loss to property used in a "business" other than the "insured business";
- c. We will pay no more for any covered loss to "business" property of a type described under any other Special Limits of Insurance than the amount of that other special limit; and
- d. The Forgery and Counterfeiting extra coverage \$1,000 limit is extended to the "insured business" whether the loss occurs on or off the premises. We do not cover losses "arising out of" a dishonest or criminal act by you, your relative residing in your "household," any of your partners, employees, officers, directors, stockholders, trustees, authorized representatives or anyone to whom you entrust checks, negotiable instruments or money.

#### **2. Business Property Off Premises**

When this limit is increased above \$1,000:

- a. We will pay no more than the increased special limit for any covered loss;
- b. We will pay no more than \$1,000 for any covered loss to property used in a "business" other than the "insured business"; and
- c. We will pay no more for any covered loss to "business" property of a type described under any other Special Limits of Insurance than the amount of that other special limit.

#### **3. Valuable Records**

The Additional Exclusion for "business" data does not apply to "business" data of the "insured business."

- a. We will pay no more than the Valuable Records limit for a covered loss to:
  - i. "Business" data, including such data stored in books of account, drawings or other paper records or electronic data processing tapes, wires, records, disks, hard drives or other software media;
  - ii. Records of another that you hold or use in an "insured business"; and
  - iii. Additional expense which results from a covered loss to your electronic data processing equipment, programs or media.
- b. Valuable records do not include money, accounts receivable or securities.

### **B. Payment Basis**

#### **1. Business Property Other Than Stock**

We will determine the value and make payment for loss on the same basis as indicated in the Declarations for Household Personal Property Coverage.

#### **2. Stock of Merchandise**

We will measure the value of your "business" property or stock as follows:

- a. **Stock Sold But Not Delivered**  
We will use the selling price less discounts and expenses you otherwise would have had.
- b. **Finished Stock**  
We will use the price the goods could have been sold for on the day of the loss had no loss occurred, less discounts and expenses you otherwise would have had.

#### **3. Replacement Cost**

The limitation under Replacement Cost for "business" property does not apply to property used in the "insured business."

### **Additional Definition**

#### **"Insured Business"**

The "business" indicated in the Declarations for this coverage.

# **EXHIBIT B**

Content total #REF!						
Claim Number: A985933P00		Insured : Wendy Graham				
Policy Number: 8300880		Date of Loss: November 17, 2023				
Room	Item Description	#	Age	Condition	Cost per Item	Total
1 Family	Tv Flat Screen Vizio 75"	1	6.5 yrs	good	\$750	\$750.00
2 Family	TV Mount Adjust, Tilt, Hea	1	4 yrs	good	\$140	\$140.00
4 Family	Reclining Chairs	2	6.5 yrs	good	\$450	\$900.00
5 Family	Couch Corduroy Chocola	1	7 yrs	good	\$1,495	\$1,495.00
6 Family	Couch Cover Retro Slip 1	1	1 yr	good	\$150	\$150.00
7 Family	Couch Corduroy Chocola	1	7 yrs	good	\$660	\$650.00
8 Family	Couch Cover Retro Slip 6	1	1 yr	good	\$100	\$100.00
9 Family	Blanket Couch Throw	6	1 - 3 yrs	good	\$20	\$120.00
10 Family	Pillows Couch	6	2 - 5 yrs	good	\$20	\$120.00
11 Family	Mouse Bait Station estima	32	2 - 3 mts	good	4 pk \$15	\$120.00
12 Family	Furniture Moving Pads fo	4	2 - 5 yrs	good	4 pk \$6	\$24.00
13 Family	End Table Square	1	1 yr	good	\$150	\$150.00
14 Family	Window Seal Shrink Wra	4	1 yr	good	\$5	\$20.00
15 Family	Roku Streaming Device	2	2 - 3 yrs	good	\$100	\$200.00
16 Family	Remotes Roku	3	1 - 2 yrs	good	\$20	\$60.00
17 Family	Remotes Universal	2	2 - 3 yrs	good	\$18	\$36.00
18 Family	Ear Buds	6	1 - 2 yrs	good	\$10	\$60.00
19 Family	Airpods - iPhone Ear Bud	1	2 yrs	good	\$150	\$150.00
20 Family	Web Cam USB	1	2 yrs	good	\$38	\$38.00
21 Family	Fidget Spinners	3	3 yrs	Fair	\$5	\$15.00
22 Family	Cords Audio, Aux, USB, M	25	1 - 5 yrs	good	\$10	\$250.00
23 Family	Cords HDMI	3	1 - 4 yrs	good	\$20	\$60.00
24 Family	Phone Chargers	10	1 - 4 yrs	good	\$16	\$160.00
25 Family	Portable Hard Drive Sand	1	3 yrs	good	\$149	\$149.00
Family	Digital Content Movies/Mu	1	3-15 yrs	good	\$400	\$400.00
26 Family	Data Storage USB Flash	4	2 - 6 yrs	good	\$20	\$80.00
28 Family	Extension Cords	3	4 yrs	good	\$20	\$60.00
29 Family	Power Strip Surge Protec	3	4 yrs	good	\$25	\$75.00
30 Family	Rug 8x10	1	3 yrs	good	\$85	\$86.00
32 Family	Rug 3 ft Round Under cha	1	3 yrs	good	\$75	\$75.00
33 Family	Mirror Wrought Iron / Woc	1	1 yr	good	\$150	\$150.00
Family	Eye Glasses	3	1 mt - 2 yrs	good	\$10	\$30.00
# Family	Tile Picture	1	3 mts	good	\$20	\$20.00
# Family	Table Lamp	1	3 yrs	good	\$89	\$89.00
# Family	Wax Burner Scensy	1	2 yrs	good	\$25	\$25.00
# Family	Standing Lamp	1	3 yrs	good	\$110	\$110.00
# Family	Garland Wrap	1	2 yrs	good	\$10	\$10.00
# Family	Fireplace Rug 6 ft Runner	1	10 yrs	good	\$110	\$110.00
# Family	Pre-Lit Garland & Mantel	3	1 yr	good	\$35	\$105.00
# Family	Candle Holders Birch Log	2	14 yrs	good	\$25	\$50.00
# Family	Candle Holders Elk Antler	2	14 yrs	good	\$20	\$40.00
# Family	Mantel Decorations Chris	2	2 yrs	good	\$5	\$10.00
# Family	Framed Pictures Mantel	5	5 - 6 yrs	good	\$10	\$50.00
# Family	Canoe Birch Bark Handca	2	15 yrs	good	\$40	\$80.00
# Family	Canoe Birch Bark Handca	2	16 yrs	good	\$50	\$100.00
# Family	Birch Incense Burner & S	1	12 yrs	good	\$15	\$15.00
# Family	Incense Sticks	12	6 mts	good	\$1	\$12.00
# Family	Crystal Christmas Tree 8	1	12 yrs	good	\$28	\$28.00
# Family	Crystal Christmas Tree 4	2	12 yrs	good	\$20	\$20.00
# Family	Crystal Decoration Light	1	7 yrs	good	\$25	\$25.00
# Family	Leather Saddle Handcra	1	20 yrs	good	\$149	\$149.00
# Family	Christmas Stockings	8	1 - 7 yrs	good	\$12	\$96.00
# Family	Stocking Holders	6	2 - 4 yrs	good	\$10	\$60.00
# Family	Coasters SandStone Wild	1	10 yrs	good	\$25	\$25.00
# Family	Fireplace Tools Set Wrou	1	5 yrs	good	\$125	\$125.00
# Family	Match Box Holder Wroug	1	7 yrs	good	\$85	\$85.00
# Family	Fireplace Bellow	1	1 yr	good	\$15	\$15.00
# Family	Fireplace Screen 3 piece	1	6.5 yrs	good	\$120	\$120.00
# Family	Fireplace Grate Iron	1	7 yrs	good	\$135	\$135.00
# Family	Fireplace Logs	12	3 wks	good	\$2	\$24.00
# Family	Log Carrier Wrought Iron	1	4 yrs	good	\$88	\$88.00
# Family	Fire Extinguisher	1	6 yrs	good	\$45	\$45.00
# Family	Ash Buckets Fireplace	2	6 yrs	good	\$45	\$90.00
# Family	Christmas Trees 3 ft Pine	2	5 yrs	good	\$35	\$70.00
# Family	Speaker Acoustic Audio S	1	1 yr	good	\$200	\$200.00
# Family	Shoes Nike Slip-on	1	1 yr	good	\$39	\$39.00
# Family	Holiday Trees Wire Fram	4	1 yr	good	\$40	\$160.00
# Family	Wreath Plush Front Door	1	5 yrs	good	\$40	\$40.00
# Family	Wreath Hanger Decorativ	1	5 yrs	good	\$15	\$15.00
# Family	Christmas Nest Boxes Re	2	15 yrs	good	\$50	\$100.00
# Family	Christmas Tree 7.5 ft pre	1	2 yrs	good	\$499	\$499.00
# Family	Christmas Tree Ornamen	100	wk - 25 yr	good	\$7	\$700.00
# Family	Wood Signs Holiday	3	4 - 7 yrs	good	\$12	\$36.00

#	Family	Round mirrors 14"	6	2 mts	good	\$15	\$90.00
#	Family	Elk Pictures Canvas 6 pie	1	5 yrs	good	\$210	\$210.00
#	Family	Elk Picture Framed "In I	1	5 yrs	good	\$125	\$125.00
#	Family	Elk Picture Framed "In I	1	6 yrs	good	\$125	\$125.00
#	Family	Metal Abstract Wall Art	1	7 yrs	good	\$45	\$45.00
#	Family	Real Wood Blinds West	6	6.5 yrs	good	\$100	\$600.00
#	Family	Real Wood Blinds NorthP	1	6.5 yrs	good	\$150	\$150.00
#	Family	Vinyl Records Music	60	12 yrs	good	\$12	\$720.00
#	Family	Silverware	50	2 - 3 yrs	good	\$1	\$50.00
#	Family	Coasters Maple	1	7 yrs	good	\$10	\$10.00
#	Family	Runner Coffee Table Chr	1	1 yr	good	\$20	\$20.00
#	Family	Picture Frame Light-up F	1	16 yrs	good	\$35	\$34.00
#	Family	Photo Family Canvas	1	18 yrs	good	\$85	\$85.00
3	Family	Ceiling Fan with Remote	1	6.5 yrs	good	\$165	\$165.00
#	Family	Card Box w Lid Christmas	1	20 yrs	good	\$45	\$45.00
#	Family	Christmas Cards Pack 20	2	3 wks	good	\$20	\$40.00
#	Family	Christmas Address Book	1	20 yrs	good	\$25	\$25.00
#	Family	Holiday Labels, Stickers,	15	10 yrs	good	\$3	\$45.00
#	Family	Postage Stamps Holiday	20	2 wks - 2 yrs	good	\$1	\$20.00
#	Family	Christmas Wreath XL 48	1	3 yrs	good	\$75	\$75.00
#	Family	Candy Dishes Crystal Co	6	20 yrs	good	\$10	\$60.00
#	Family	Wooden Shelf	1	6.5 yrs	good	\$28	\$28.00
#	Family	Wreath Christmas, Deer t	1	3 yrs	good	\$35	\$35.00
#	Family	Clock Alaskan Grizzly	1	10 yrs	good	\$22	\$22.00
#	Family	Shelf Decor Christmas Tr	4	2 yrs	good	\$10	\$40.00
#	Family	Christmas Tin Gingerbre	1	15 yrs	good	\$25	\$25.00
#	Family	Wolf Clock	1	20 yrs	good	\$125	\$125.00
#	Family	Leather Wall Art Map of F	1	8 yrs	good	\$89	\$89.00
#	Family	Sign "Live Laugh Love."	1	3 yrs	good	\$15	\$15.00
#	Family	Lantern Decoration	1	4 yrs	good	\$25	\$25.00
#	Family	Mtn Clock wall art	1	2 yrs	good	\$85	\$85.00
#	Family	Coffee Table Maple	1	10 yrs	good	\$325	\$325.00
#	Family	Picture Albums	10	12 yrs	good	\$25	\$250.00
#	Family	Family Photos in albums	500	5 - 50 yrs	good	\$1	\$500.00
#	Family	Serving Platter Crystal	1	20 yrs	good	\$29	\$29.00
#	Family	Punch Bowl Set	1	50 yrs	good	\$55	\$55.00
#	Family	Movie Player Blue Ray Sc	1	8 yrs	good	\$99	\$99.00
#	Family	Picture Wall Art	2	6 yrs	good	\$10	\$20.00
#	Family	DVD VCR Combo	1	10 yrs	good	\$139	\$139.00
#	Family	Waste Basket Wicker	1	3 yrs	good	\$15	\$15.00
#	Family	Wall Hanging "Hunt Eat P	1	6 yrs	good	\$22	\$22.00
#	Family	Mop And Mop Bucket Spi	1	1 yr	good	\$35	\$35.00
	Dining	Entry Rug	1	6 mts	good	\$30	\$30.00
#	Dining	Furniture Moving Pads fo	32	1 yr	good	8 for \$5	\$20.00
#	Dining	Rice 5 lbs + Bucket with L	1	1 yr	good	\$35	\$35.00
#	Dining	Sugar 5 lbs + Bucket with	1	1 yr	good	\$45	\$45.00
#	Dining	Wreath Farmhouse Blue	1	1 yr	good	\$65	\$65.00
#	Dining	Curtain Rods & tie backs	2	1 yr	good	\$20	\$40.00
#	Dining	Curtains Blackout Heavy	4	1 yr	good	\$40	\$160.00
#	Dining	Solid Oak Dining Table w	1	12 yrs	good	\$1,196	\$1,196.00
#	Dining	Chair Cushions	8	2 yrs	good	\$20	\$160.00
#	Dining	Garland wrap mirror	1	6 yrs	good	\$10	\$10.00
#	Dining	Mirror Maple frame	1	5 yrs	good	\$220	\$220.00
#	Dining	Wall Hook Dragonfly	1	1 mth	good	\$18	\$18.00
#	Dining	2:6 electrical outlet plug	1	1 yr	good	\$10	\$10.00
#	Dining	Extension Cord	1	8 yrs	good	\$20	\$20.00
#	Dining	Shoe Mat	1	2 yrs	good	\$5	\$5.00
#	Dining	Shoes	1	3 mts - 2 yrs	good	\$40	\$40.00
#	Dining	Night Light Scensy Decor	1	1 yr	good	\$18	\$18.00
#	Dining	Router - Netgear	1	5 yrs	good	\$175	\$175.00
#	Dining	Corner Cabinet Solid Oak	1	20 yrs	good	\$325	\$325.00
#	Dining	Candy Dish Ornament Gr	1	7 yrs	good	\$30	\$3.00
#	Dining	Eyeglasses	22	-10 mths	good	\$15	\$30.00
#	Dining	Scentsy Wax	12	mths - 2 yr	good	\$8	\$96.00
#	Dining	Plant in Basket	1	4 yrs	good	\$25	\$25.00
#	Dining	Essential Oils	20	1 - 5 yrs	good	\$10	\$210.00
#	Dining	Wall Picture. "Every Day	1	6 yrs	good	\$15	\$15.00
#	Dining	Lantern Decorative, Brass	1	1 yr	good	\$25	\$25.00
#	Dining	Standing Lamp	1	7 yrs	good	\$185	\$185.00
#	Dining	Antler Candle Holders w C	1	12 yrs	good	\$35	\$35.00
#	Dining	Ceiling Fan w-Light, deco	1	6 yrs	good	\$145	\$145.00
#	Dining	Book Ends Elk Stone set	1	10 yrs	good	\$25	\$25.00
#	Dining	Wood Box	1	30 yrs	good	\$20	\$20.00
#	Dining	Coffee Mug	1	4 yrs	good	\$5	\$5.00
#	Dining	Centerpiece Christmas B	1	1 yr	good	\$15	\$15.00
#	Dining	Papertowel + Holder	1	1 mth	good	\$22	\$22.00



#	Dining	Salt & Pepper Grinders	2	5 yrs	good	\$10	\$20.00
#	Dining	Holiday Bucket w candy	1	3 mts	good	\$20	\$20.00
#	Dining	Holiday Place Mats and T	6	2 yrs	good	\$10	\$60.00
#	Dining	Womens Boots Georgia	1	2 yrs	good	\$130	\$130.00
#	Dining	Night Light LED Basic	1	2 yrs	good	\$10	\$10.00
#	Dining	Broom	1	5 mts	good	\$17	\$17.00
#	Dining	Wreath Pre-Lit, Holiday, P	1	2 yrs	good	\$40	\$40.00
#	Dining	Mistletoe Christmas Deco	1	10 yrs	good	\$8	\$8.00
#	Dining	Double Oven set in heart	1	4 yrs	good	\$1,875	\$1,875.00
#	Dining	Oven Mit Hook Wrought I	1	6 yrs	good	\$30	\$30.00
#	Dining	Oven Mitts and Pot Holder	4	1 yr	good	\$6	\$24.00
#	Dining	Wall Sign	2	3 yrs	good	\$10	\$20.00
	Kitchen	Skillet Cast Iron	2	15 yea	good	\$35	\$70.00
	Kitchen	Faucet with pull down spr	1	4 mts	good	\$145	\$145.00
	Kitchen	Garbage Disposal	1	6 mts	good	\$140	\$140.00
	Kitchen	Sink Trivets	2	6 yrs	good	\$25	\$50.00
	Kitchen	Mr Coffee Maker	1	2 yrs	good	\$49	\$49.00
	Kitchen	Night Light Holiday Decor	1	1 yr	good	\$25	\$25.00
	Kitchen	Kitchen Knife Set Block	1	4 yrs	good	\$85	\$85.00
	Kitchen	Cookie Jar Christmas	1	2 yrs	good	\$20	\$20.00
	Kitchen	Spoiled Food Fridge and	100	1 - 3 wks	good	\$8	\$800.00
	Kitchen	Kitchen Spices	75	6 mts	good	\$6	\$450.00
	Kitchen	Spice box Maple Wood	1	8 yrs	good	\$10	\$10.00
	Kitchen	Spices Great Value	50	4 mts	good	\$4	\$200.00
	Kitchen	Spice tote with lid	2	2 yrs	good	\$9	\$18.00
	Kitchen	Cook Books	6	5 - 10 yrs	good	\$20	\$120.00
	Kitchen	Shelled Walnuts 2 lb bag	2	3 mts	good	\$16	\$32.00
	Kitchen	Dishwasher GE	1	6 yrs	good	\$375	\$375.00
	Kitchen	Can Food Western family	75	1 wk - 1 yr	good	\$3	\$225.00
	Kitchen	Pancake Mix & Box Food	50	1 wk - 1 yr	good	\$7	\$350.00
	Kitchen	Plastic Plates	15	1 yr	good	\$1	\$15.00
	Kitchen	Cake Stand Crystal	1	12 yrs	good	\$49	\$49.00
	Kitchen	Dinner Ware Christmas	20	10 yrs	good	\$10	\$200.00
	Kitchen	Microwave Emerson	1	3 yrs	good	\$139	\$139.00
	Kitchen	Wine Glasses	4	6 yrs	good	\$5	\$20.00
	Kitchen	Drinking Glasses	12	6 yrs	good	\$1	\$12.00
	Kitchen	Glass bowls w lids & mixi	8	1 - 6yrs	good	\$10	\$80.00
	Kitchen	Baking ware Pyrex	3	4 yrs	good	\$18	\$54.00
	Kitchen	Fruit Bowl Ceramic Cente	1	12 yrs	good	\$65	\$65.00
	Kitchen	Junk Drawer - Tools Tape	30	2 wks - 3yrs	good	\$3	\$90.00
	Kitchen	Drawer Content - Sharps	15	3 mts - 3 yrs	good	\$5	\$75.00
	Kitchen	Muffin Pans Regular size	4	3 yrs	good	\$10	\$40.00
	Kitchen	Tea Pitchers	3	1 - 3 yrs	good	\$10	\$30.00
	Kitchen	Dutch Oven Large Cook p	1	7 yrs	good	\$75	\$75.00
	Kitchen	Eyeglasses	3	2 - 8 mts	good	\$10	\$30.00
	Kitchen	Google Home Speaker	1	1 yr	good	\$35	\$35.00
	Kitchen	Pots And Pans T-Fal	7	3 yrs	good	\$25	\$175.00
	Kitchen	Hand Mixer Hamilton Bea	1	2 yrs	good	\$20	\$20.00
	Kitchen	Dishwasher Cleaners	10	wk - 8 mth	good	\$7	\$70.00
	Kitchen	Cooking Pots Waterless	5	16 yrs	good	set for 300	\$300.00
	Kitchen	Glad Sealing Wrap Ziploc	5	9 mts	good	\$6	\$35.00
	Kitchen	Spices McCormick	65	5 mts - 2 yrs	good	\$5	\$325.00
	Kitchen	Keurig	1	1.5 yrs	good	\$100	\$100.00
	Kitchen	Coffee Pods Keurig	20	2 mths	good	\$12	\$12.00
	Kitchen	Coffee Mug Leather wrap	1	3 yrs	good	\$20	\$20.00
	Kitchen	Binoculars Tasco	1	10 yrs	good	\$125	\$125.00
	Kitchen	Window Plaque "With Go	1	10 yrs	good	\$9	\$9.00
	Kitchen	Glass Jar with Toothpicks	1	2 mts	good	\$8	\$8.00
	Kitchen	Plant Ceramic Pot Windo	1	10 yrs	good	\$15	\$15.00
	Kitchen	Dry Box Foods	75	6 mts	good	\$6	\$450.00
	Kitchen	Drawer Organizers	6	6 yrs	good	\$6	\$36.00
	Kitchen	Rolling Pin Maple	1	10 yrs	good	\$26	\$26.00
	Kitchen	Utensil Set Grilling	1	2 yrs	good	\$19	\$19.00
	Kitchen	Dinnerware Correll set	24	7 yrs	good	\$30	\$30.00
	Kitchen	Bowls	12	2 - 7 yrs	good	\$3	\$36.00
	Kitchen	Flour 3 lb bucket with lid	1	6 mts	good	\$25	\$25.00
	Kitchen	Cooking Oil WF	1	1 week	good	\$10	\$10.00
	Kitchen	Serving Platters Christma	3	2 yrs	good	\$10	\$30.00
	Kitchen	Teas	6	1 wk-1 yr	good	\$7	\$42.00
	Kitchen	Water Containers Insulate	12	1 yr	good	\$10	\$120.00
	Kitchen	Flask	1	1.5 yrs	good	\$10	\$10.00
	Kitchen	Shot Glasses	5	1 - 6 yrs	good	\$8	\$40.00
	Kitchen	Fruit Basket Wooden Chr	1	3 mts	good	\$20	\$20.00
	Kitchen	Hand Towels Kitchen	10	3 - 4 yrs	good	\$3	\$30.00
	Kitchen	Frying Pans Teflon	4	3 - 4 yrs	good	\$30	\$120.00
	Kitchen	Toaster Back To Basics	1	3 yrs	good	\$100	\$100.00

Kitchen	Cook Pots w lids	2	3 yrs	good	\$15	\$30.00
Kitchen	Coffee Mugs Travel Cont	2	2 yrs	good	\$30	\$60.00
Kitchen	Knives Kitchen	13	4 yrs	good	\$6	\$78.00
Kitchen	Thermos Stanley	1	7 yrs	good	\$45	\$45.00
Kitchen	Pop Corn Box	1	2 yrs	good	\$4	\$4.00
Kitchen	Oven / Grill Liner Copper	3	6 yrs	good	\$10	\$30.00
Kitchen	Baking Sheets	6	6 yrs	good	\$12	\$72.00
Kitchen	Serving Spoons, Whisks,	30	2 - 6 yrs	good	\$3	\$90.00
Kitchen	Flat Ware spoons forks b	75	6 yrs	good	\$1	\$75.00
Kitchen	Holiday Flatware Gold	1	18 yrs	good	\$70	\$70.00
Kitchen	Coffee Mugs insulated	20	6 mts	good	\$15	\$300.00
Kitchen	Picture Frame	1	6 yrs	good	\$15	\$15.00
Kitchen	Flashlight	2	1.6 yrs	good	\$5	\$10.00
Kitchen	Marinate 6 pack	1	3 mts	good	\$20	\$20.00
Kitchen	Microwave Fridgidaire	1	8 mts	good	\$325	\$325.00
Kitchen	Sponges, Scrubs & Brush	20	2 mts - 1 yr	good	\$2	\$40.00
Kitchen	Flour sifter	1	10 yrs	good	\$15	\$15.00
Kitchen	Dish Rags and Microfiber	20	2 mth - 4 yrs	good	\$2	\$40.00
Kitchen	Ice Trays	5	2 yrs	good	\$3	\$15.00
Kitchen	Sandwich Maker Electric	1	2 yrs	good	\$100	\$100.00
Kitchen	Curtains, Rods, tie backs	1	1 yr	good	\$65	\$65.00
Kitchen	Bulk Chocolate White, Mi	15	1 yrs	good	per lbs \$9	\$135.00
Kitchen	Wax Burner Scensy Jar H	1	2 yrs	good	\$25	\$25.00
Kitchen	Garbage Can Kitchen	1	1 yr	good	\$35	\$35.00
Kitchen	Garbage Bags	1	2 mths	good	\$18	\$18.00
Kitchen	Stereo Sony, Bluetooth, U	1	3 yrs	good	\$135	\$135.00
Kitchen	Vegie Dicer / Salsa Make	1	1 yr	good	\$30	\$30.00
Kitchen	Refridgerator	1	5 yrs	good	\$1,275	\$1,275.00
Kitchen	Magnets Refridgerator	8	3 + yrs	good	\$5	\$40.00
Kitchen	Dish Drainers	3	1 yr	good	\$10	\$30.00
Kitchen	Fire Extinguisher	2	6 yrs	good	\$40	\$80.00
Kitchen	Kitchen Rug Rubber	1	1 yr	good	\$55	\$55.00
Kitchen	Storage Bags, Kuzzys, L	10	3 mts - 3 yrs	good	\$6	\$60.00
Kitchen	Caddy for Cleaning suppl	1	5 yrs	good	\$10	\$10.00
Kitchen	Step Ladder	1	2 yrs	good	\$65	\$65.00
Kitchen	Shelf Liners	15	6 yrs	good	\$4	\$60.00
Kitchen	Cutting Boards	3	4 - 10 yrs	good	\$10	\$30.00
Kitchen	Hanging Hooks	12	5 yrs	good	\$1	\$12.00
Kitchen	Power Strip Surge Protec	2	6 yrs	good	\$20	\$40.00
Kitchen	Extension Cord	1	6 yrs	good	\$20	\$20.00
Kitchen	Blender smoothie maker	1	3 yrs	good	\$85	\$85.00
Kitchen	Calendar	1	2 wks	good	\$12	\$12.00
Kitchen	Fly swat	2	3 yrs	good	\$5	\$10.00
Foyer	Entry Mirror Wall Decor	1	5 yrs	good	\$55	\$55.00
Foyer	Entry Rug	1	3 yrs	good	\$35	\$35.00
Foyer	Shoe Mat	1	6 yrs	good	\$7	\$7.00
Foyer	Coat Rack	1	3 yrs	good	\$75	\$75.00
Foyer	Coat Leather	1	6 yrs	good	\$125	\$125.00
Foyer	Coat Empire Snowboardi	1	2 yrs	good	\$100	\$100.00
Foyer	Hat	1	6 weeks	good	\$30	\$30.00
Foyer	Wall art, Metal, "HOME"	1	10 yrs	good	\$65	\$65.00
Foyer	Rain coat	2	5 mts - 2 yrs	good	\$60	\$120.00
Foyer	Hoodie	1	1 yr	good	\$65	\$65.00
Foyer	Key Box Maple Wood	1	6 yrs	good	\$35	\$35.00
Foyer	Spare Keys Home, Auto S	10	1 - 10 yrs	good	\$10	\$100.00
Foyer	Carpet Cleaner Kirby Dia	1	15 yrs	good	\$1,800	\$1,800.00
Foyer	Heater	1	2 yrs	good	\$149	\$149.00
Foyer	Eyeglasses	2	2 - 8 mts	good	\$10	\$20.00
Foyer	Picture Hanging Supply k	1	5 yrs	good	\$25	\$25.00
Foyer	Rolling Cart 5 Drawer w v	1	3 yrs	good	\$35	\$35.00
Foyer	1st Drawer First Aid Supp	20	2 - 3 yrs	good	\$5	\$100.00
Foyer	2nd Drawer PPE - CPR S	20	2 - 3 yrs	good	\$5	\$100.00
Foyer	3rd Drawer Bandages / L	100	2 - 3 yrs	good	\$5	\$500.00
Foyer	4th Drawer Wound, IV Pr	50	2 - 3 yrs	good	\$10	\$500.00
Foyer	5th Drawer Vital Sign Sup	20	5-6 yrs	good	\$10	\$200.00
Foyer	Temp Scanner + Supplies	1	2 yrs	good	\$65	\$65.00
Foyer	Medical Boot Exel Trax	2	3 yrs	good	\$50	\$100.00
Foyer	Facemasks	3	3 mts - 1 yr	new	\$14	\$42.00
Foyer	Nitrile Gloves 100 Pro	3	1 yr	new	\$15	\$42.00
Foyer	Pulse Oximeter	2	2 yrs	good	\$25	\$50.00
Foyer	Humidifier + Supplies	1	3 yrs	good	\$120	\$120.00
Foyer	Foot Bath + Supplies	1	2 yrs	good	\$120	\$120.00
Foyer	Sinus Irrigator + Supplies	1	3 mts	good	\$150	\$159.00
Foyer	Smoke Detector Connect	1	6 yrs	good	\$650	\$650.00
Foyer	Carbon Monoxide Detecto	4	2 - 6yrs	good	\$45	\$180.00
Foyer	Lg Storage totes w lid	2	2 yr	good	\$25	\$25.00

Foyer	Christmas Lights	20	2 yrs	good	\$20	\$400.00
Foyer	Pre-Lit Garland	2	3 - 8 yrs	good	\$35	\$70.00
Foyer	Decor Christmas	3	3 yrs	good	\$25	\$75.00
Foyer	Umbrella XL	2	6 yrs	good	\$65	\$130.00
Foyer	Pictures Wall Decorative	2	1 yr	good	\$10	\$20.00
Master Bedrm	Headboard King, Oak, M	1	3 yrs	good	\$3,725	\$3,725.00
Master Bedrm	Mattress Set Pillowtop	1	3 yrs	good	\$875	\$875.00
Master Bedrm	Pillows full size	4	9 mts	good	\$20	\$80.00
Master Bedrm	Pillows Decorative Small	4	1 - 3 yrs	good	\$15	\$60.00
Master Bedrm	Comforter	1	1 yr	good	\$140	\$140.00
Master Bedrm	Sheets	1	1 - 4 yrs	good	\$90	\$90.00
Master Bedrm	Throw Plush	1	1.5 yrs	good	\$49	\$49.00
Master Bedrm	Wall Clock	1	4 yrs	good	\$65	\$65.00
Master Bedrm	Wall Sign "Love is" 1st C	1	7 yrs	good	\$55	\$55.00
Master Bedrm	Computer Chair	1	5 yrs	good	\$200	\$200.00
Master Bedrm	Dream Catcher	3	3 yrs	good	\$15	\$45.00
Master Bedrm	Books	10	mts - 10 yr	good	\$20	\$200.00
Master Bedrm	Arrowhead Collection Dec	70	27 yrs	good	\$1	\$70.00
Master Bedrm	Hand Warmers	12	2 - 5 yrs	good	\$1	\$12.00
Master Bedrm	TV Flat Screen 48 inch	1	8 yrs	good	\$650	\$650.00
Master Bedrm	Remote Universal	2	6 mts	good	\$25	\$50.00
Master Bedrm	Incense Burner Bottle Art	1	5 yrs	good	\$35	\$35.00
Master Bedrm	Incense Sticks	10	1 - 6 yrs	good	\$1	\$10.00
Master Bedrm	Cowboy Hat Mens Stetso	1	20 yrs	good	\$290	\$290.00
Master Bedrm	Cowboy Hat Mens Beave	1	25 yrs	good	\$185	\$185.00
Master Bedrm	Cords HDMI, AUX, RCA,	4	2 mths	good	\$20	\$80.00
Master Bedrm	Home Speaker Google	1	2 yrs	good	\$35	\$35.00
Master Bedrm	Wooden Table w wheels	1	2 yrs	good	\$100	\$100.00
Master Bedrm	Curtains Gold Velvet Blac	8	2 mths	new	\$40	\$320.00
Master Bedrm	Plant Baskets	3	5 - 6 yrs	good	\$30	\$90.00
Master Bedrm	Fallen Soldiers Folded Ar	1	10 yrs	good	\$100	\$100.00
Master Bedrm	12 gauge Ammo boxes	3	4 yrs	good	\$15	\$45.00
Master Bedrm	Pellets and BB's	5	1 - 6yrs	good	\$10	\$50.00
Master Bedrm	Silver Serving Tray	3	20 yrs	good	\$10	\$30.00
Master Bedrm	Gun Cabinet Oak glass d	1	8 yrs	good	\$375	\$375.00
Master Bedrm	Military Tags	2	25 yrs	good	\$50	\$100.00
Master Bedrm	Shotgun 12 Guage Pump	1	16 yrs	good	\$250	\$250.00
Master Bedrm	Shotgun 12 Guage Remin	1	2 yrs	good	\$475	\$475.00
Master Bedrm	Pellet Gun Beeman	1	10 yrs	good	\$150	\$150.00
Master Bedrm	22 rifle Marlin lever action	1	25 yrs	good	\$300	\$300.00
Master Bedrm	BB Gun Mossberg	1	22 yrs	fair	\$50	\$50.00
Master Bedrm	Spotting Scope New Ha	1	2 yrs	good	\$275	\$275.00
Master Bedrm	Speaker Klein job site	1	3 yrs	great	\$65	\$65.00
Master Bedrm	Gun straps Neoprene	3	1 yr	good	\$40	\$120.00
Master Bedrm	Monocular	1	100 yrs	vintage	\$150	\$150.00
Master Bedrm	Bike Lock	1	1 yr	good	\$15	\$15.00
Master Bedrm	Flash Lights Rechargeabl	2	3 yrs	good	\$20	\$40.00
Master Bedrm	Hand Held Radio	4	7 - 8 yrs	good	\$35	\$140.00
Master Bedrm	Flash Light	3	1 yr	good	\$10	\$30.00
Master Bedrm	Range Finder Leopold	1	6 yrs	good	\$200	\$200.00
Master Bedrm	Headlamp Coast	2	1 - 2 yrs	good	\$65	\$130.00
Master Bedrm	Headlamps Misc Brands	3	2 - 5 yrs	good	\$20	\$60.00
Master Bedrm	Work Clothes Reflective v	4	2 - 15 yrs	good	\$20	\$80.00
Master Bedrm	Finger Nail Polish	25	1 mt - 2 yrs	good	\$8	\$200.00
Master Bedrm	Blood Pressure Cuff	1	2 yrs	good	\$30	\$30.00
Master Bedrm	Stethoscope Littman	1	3 yrs	good	\$149	\$149.00
Master Bedrm	Stethoscope	1	4 yrs	good	\$45	\$45.00
Master Bedrm	Metal Decorations Above	8	2 - 10 yrs	good	\$15	\$120.00
Master Bedrm	Boots Womens	1	1 - 2 yrs	good	\$40	\$40.00
Master Bedrm	Slippers Womens	1	2 mts	good	\$35	\$35.00
Master Bedrm	Sewing Surger w- Case	1	2.5 yrs	antique	\$178	\$178.00
Master Bedrm	Tin Box	1	5 yrs	good	\$8	\$8.00
Master Bedrm	Body Lotion	2	5 mts	good	\$16	\$32.00
Master Bedrm	Sewing Kit	1	1 yr	good	\$35	\$35.00
Master Bedrm	Knife	1	6 mts	good	\$48	\$48.00
Master Bedrm	Northface Jacket	1	3 yrs	good	\$85	\$85.00
Master Bedrm	Table Lamp	1	4 yrs	good	\$65	\$65.00
Master Bedrm	Dresser Oak	1	3 yrs	good	\$675	\$675.00
Master Bedrm	Dresser Standing	1	3 yrs	good	\$600	\$600.00
Master Bedrm	Clothes in Dresser	100	mts - 5 yrs	good	\$25	\$2,500.00
Master Bedrm	Women Swimwear Tops	20	mts - 5 yrs	good	\$30	\$600.00
Master Bedrm	Woman Swimwear Bottom	20	mts - 4 yrs	good	\$30	\$600.00
Master Bedrm	Jeans Denim Miss Me	1	2 yrs	good	\$120	\$120.00
Master Bedrm	Womens Clothing Misc	20	2 - 10 yrs	good	\$20	\$400.00
Master Bedrm	Women Night Wear	15	mts - 6 yrs	good	\$30	\$450.00
Master Bedrm	Woman Underwear	55	mts - 2 yrs	good	\$10	\$550.00



Master Bedrm	Womans Bras	20	1 - 4 yrs	good	\$30	\$600.00
Master Bedrm	Socks	100	mts - 2 yrs	good	\$2	\$200.00
Master Bedrm	Gel Nails kit w cure light,	1	8 yrs	good	\$50	\$50.00
Master Bedrm	Nursing Scrubs	20	mts - 6 yrs	good	\$40	\$800.00
Master Bedrm	Brass book ends fleur de	1 set	15 yrs	good	\$55	\$55.00
Master Bedrm	cloud light candle warmer	1	2 yrs	good	\$40	\$40.00
Master Bedrm	Oak Display shelf	1	10 yrs	good	\$250	\$250.00
Master Bedrm	Computer Holder While In	1	2 yrs	good	\$45	\$45.00
Master Bedrm	Wall Pictures	3	1-20 yrs	good	\$20	\$60.00
Master Bedrm	Rugs Blue Shag Retro 3	1	9 mts	good	\$120	\$120.00
Master Bedrm	Roman Blinds	2	6 yrs	good	\$80	\$160.00
Master Bedrm	Curtain Rods & tie backs	4	3 yrs	good	\$20	\$80.00
Master Bedrm	Curtains Black Out	4	3 yrs	good	\$40	\$160.00
Master Bedrm	Valance	2	3 yrs	good	\$25	\$50.00
Master Bedrm	Vitamins misc	20	mts - 1 yr	good	\$15	\$300.00
Master Bedrm	Corner Med Cabinet Mirror	2	20 yrs	good	\$200	\$400.00
Master Bedrm	RX medication	10	1 yr	good	\$40	\$400.00
Master Bedrm	Medication otc	50	mts - 6 yrs	good	\$10	\$500.00
Master Bedrm	Waste Basket	1	2 yrs	good	\$10	\$10.00
Master Bedrm	Power Strip Surge Protec	3	6 yrs	good	\$15	\$45.00
Master Bedrm	Extension Cords	3	6 yrs	good	\$20	\$60.00
Master Bedrm	Phone Charger Speed typ	4	mts -2 yrs	good	\$10	\$40.00
Master Bedrm	Vase Native	1	12 yrs	good	\$30	\$30.00
Master Bedrm	Massager	1	6 yrs	good	\$30	\$30.00
Master Bedrm	EyeGlasses	3	1 wk -2 yrs	good	\$12	\$36.00
Master Closet	Laptop HP Touch cracked	1	4 yrs	fair	\$650	\$650.00
Master Closet	Stepping Stool	1	4 yrs	good	\$35	\$35.00
Master Closet	Flashlights Rechargeable	3	4 mts	good	\$40	\$120.00
Master Closet	Binoculars wind river	1	18yrs	good	\$250	\$250.00
Master Closet	Bino Case + Strap	1	18 yrs	good	\$75	\$75.00
Master Closet	Portable Battery Bank	2	2 - 3 yrs	good	\$20	\$40.00
Master Closet	Makeup Mirror with Light	1	1 yr	good	\$55	\$55.00
Master Closet	Shades Ray Bans	1	1 yr	good	\$150	\$150.00
Master Closet	Shades Maui Jimms	1	2 yrs	good	\$230	\$230.00
Master Closet	Shades Misc Brands	10	1-10 yrs	good	\$25	\$250.00
Master Closet	Rain Gear	6	3 - 8 yrs	good	\$60	\$360.00
Master Closet	Cold Weater Gear	6	2-10 yrs	good	\$100	\$600.00
Master Closet	Womens Cowboy Hat Ba	1	15 yrs	good	\$520	\$520.00
Master Closet	Hats Womens Misc	40	1 - 20 yrs	good	\$25	\$1,000.00
Master Closet	Purse Coach	2	3 - 4 yrs	good	\$1,000	\$2,000.00
Master Closet	Purse Guchie	1	5 yrs	good	\$800	\$800.00
Master Closet	Purse Lous Vatton	1	2 yrs	good	\$1,800	\$1,800.00
Master Closet	Purses Misc Brands	40	1 - 10 yrs	good	\$60	\$2,400.00
Master Closet	Overnight Bags, Totes, M	40	1 - 10 yrs	good	\$50	\$1,500.00
Master Closet	Jewelry	25	1 - 20 yrs	good	\$25	\$625.00
Master Closet	Reading Glasses	3	3 mts - 1 yr	good	\$15	\$45.00
Master Closet	Closet Organizer 16 bin w	1	3 yrs	good	\$165	\$165.00
Master Closet	Hanging closet divider	2	3 yrs	good	\$20	\$40.00
Bath Main	Mirror wall hanging Large	1	2 yrs	good	\$225	\$225.00
Bath Main	Showerhead with Wand	1	1 yr	good	\$100	\$100.00
Bath Main	Caddy 5 tier Shower towe	1	6 yrs	good	\$100	\$100.00
Bath Main	Caddy Over Showerhead	1	6 yrs	good	\$45	\$45.00
Bath Main	Shower Curtain + Liner	1	2 yrs	good	\$45	\$45.00
Bath Main	Shower Rod and decorati	1	6 yrs	good	\$75	\$75.00
Bath Main	Over Door 6 Towel Rack	1	6 yrs	good	\$45	\$45.00
Bath Main	Over Door 3 Hook decor	2	6 yrs	good	\$15	\$30.00
Bath Main	Towels, Handtowel, and V	5	2 yrs	good	\$10	\$50.00
Bath Main	Shampoo /Cond Biolage	2	1 yr	good	\$30	\$60.00
Bath Main	Shampoo / Conditioner M	20	mts - 4 yrs	good	\$20	\$400.00
Bath Main	Body Wash	2	mts - 2 yrs	good	\$15	\$30.00
Bath Main	Loufas	4	wks - 4 mt	good	\$5	\$20.00
Bath Main	Foot Care Products Scrub	5	1 yr	good	\$10	\$50.00
Bath Main	Shaving Cream	2	2 wks	good	\$5	\$10.00
Bath Main	Hair Oil Tea Tree	1	2 yrs	fair	\$27	\$27.00
Bath Main	Hair Dryer	1	2 mts	good	\$35	\$35.00
Bath Main	Self-Tanner Lotions and I	5	wks - 2 yrs	good	\$25	\$125.00
Bath Main	Hair Extensions	1	mts - 2 yrs	good	\$800	\$800.00
Bath Main	Hair Extension Supplies	30	wks - 2 yrs	good	\$10	\$300.00
Bath Main	Hair Dye	2	2 mts - 1 yr	good	\$35	\$70.00
Bath Main	Root Touch Up Semi per	3	mts - 2 yrs	good	\$20	\$60.00
Bath Main	Triple Barrel hair tool	1	3 yrs	good	\$120	\$120.00
Bath Main	Flat Iron	2	1 - 2 yrs	good	\$100	\$200.00
Bath Main	Curling Iron	3	2 - 10 yrs	good-fair	\$30	\$90.00
Bath Main	Hair Brushes Combs Pick	10	mts - 6 yrs	good	\$10	\$100.00
Bath Main	Hair Accessories clips, pi	100	mts - 10 yr	good	\$1	\$100.00

Bath Main	Hair Spray	3	mts - 1 yr	good	\$20	\$60.00
Bath Main	Razor Blades <i>Harry Disp</i>	24	mths - 2 yr	good	\$3	\$72.00
Bath Main	Face Lotion	2	3 mts	good	\$28	\$58.00
Bath Main	Eye Lash Tools and Supp	20	wks - 3 yrs	good	\$10	\$200.00
Bath Main	Skin Care Products <i>misc</i>	10	2 mts - 1 yr	good	\$10	\$100.00
Bath Main	Tooth Brush Electric <i>Oral</i>	1	1 yr	good	\$100	\$100.00
Bath Main	Water Pick <i>Oral B</i>	1	1 yr	good	\$99	\$99.00
Bath Main	Crest Whitening Strips	1.5	2.5 yrs	good	\$50	\$75.00
Bath Main	Mouth Care <i>Misc Floss, p</i>	30	wks - 2 yrs	good	\$5	\$150.00
Bath Main	Makeup <i>Misc</i>	200	wks - 5 yrs	good	\$10	\$2,000.00
Bath Main	Makeup Remover	2	4 mts	good	\$15	\$30.00
Bath Main	Fem Hygiene	3	wks - 3 mt	good	\$10	\$30.00
Bath Main	Anti-perspirant	3	mts - 2 yrs	good	\$5	\$15.00
Bath Main	Bathrobe	2	1.5 yr	good	\$100	\$200.00
Bath Main	Plunger, Scrubbers, Brush	5	1 yr	good	\$10	\$50.00
Bath Main	Scales	1	2 yrs	good	\$65	\$65.00
Bath Main	Perfume	6	1 - 3 yrs	good	\$40	\$270.00
Bath Main	Contact Solution	3	1-2 mts	good	\$8	\$24.00
Bath Main	body glitter	4	mts - 2 yrs	good	\$10	\$40.00
Bath Main	Prescription meds	5	mts - 2 yrs	good	\$50	\$250.00
Bath Main	OTC Medicines	10	1 yr	good	\$15	\$150.00
Bath Main	First Aid Kit Band-aids, Ne	1	1 yr	good	\$45	\$45.00
Bath Main	Air Freshener	2	1 - 2 yrs	good	\$7	\$14.00
Bath Main	Toilet paper	6	2 wks	good	\$2	\$12.00
Bath Main	Toilet Paper Holder <i>Deco</i>	1	3 yrs	good	\$20	\$20.00
Bath Main	Baby Wipes	3	2 mts	good	\$5	\$15.00
Bath Main	Rugs	3	1 yr	good	\$20	\$60.00
Bath Main	Waste Basket	1	3 yrs	good	\$10	\$10.00
Bath Main	Plant with lights top of van	1	3 yrs	good	\$65	\$65.00
Bath Main	Caddys undersink	3	6 yrs	good	\$15	\$10.00
Bath Main	Bars of Soap Caress, Cre	10	6 mts	good	\$3	\$30.00
Bath Main	Candles	5	mts - 2 yrs	good	\$8	\$40.00
Bath Main	Curtains <i>Cafe</i>	1	6 yrs	good	\$40	\$40.00
Bath Main	Curtain Rods + Hooks & t	2	6 yrs	good	\$15	\$30.00
Bath Main	Shelf & Drawer Liners	5	6 yrs	good	\$5	\$25.00
Bath Main	Glasses	2	1 mth - 1 yr	good	\$15	\$30.00
Bath Main	Fart Fan still in box for ins	1	1 yr	good	\$100	\$100.00
Bath Main	Bathroom Cleaner	6	mts - 2 yrs	good	\$10	\$60.00
Hall closet	Wash cloths	15	1 - 15 yrs	good	\$3	\$39.00
Hall closet	Bath towels	15	1 - 3 yrs	good	\$8	\$120.00
Hall closet	Hand Towels	15	1 - 3 yrs	good	\$5	\$75.00
Hall closet	Sheet Sets queen	4	2 - 8 yrs	good	\$90	\$360.00
Hall closet	Sleeping bags	2	4 - 5 yrs	good	\$135	\$270.00
Hall closet	Sheet Sets King	2	2 yrs	good	\$100	\$200.00
Hall closet	Microfiber /Fleece Sheet s	2	4 yrs	good	\$65	\$130.00
Hall closet	Electric Blanket	3	1 - 4 yrs	good	\$90	\$270.00
Hall closet	Weighted Blanket	1	3 mts	good	\$125	\$125.00
Hall closet	Blankets	4	4 - 10 yrs	good	\$60	\$240.00
Hall closet	Pillows	2	1 yr	good	\$20	\$40.00
Hall closet	Toilet paper	1	6 mts	good	24 pack	\$25.00
Hall closet	Paper towel	1	2 mts	good	6 pack	\$15.00
Hall closet	Suitcase	1	4 yrs	good	\$75	\$75.00
Hall closet	Bags <i>misc</i>	30	mts - 10 yr	good	\$15	\$450.00
Hall closet	Rechargeable Batteries A	16	mth - 10 yr	good	\$50	\$50.00
Hall closet	Rechargeable Batteries A	16	mth - 10 yr	good	\$50	\$50.00
Hall closet	Recharge Batteries Dock	6	1 - 2 yrs	good	\$10	\$60.00
Hall closet	Battery Tester	2	1 yr	good	\$10	\$20.00
Hall closet	Kleenex 4 pack	1	3 mts	good	\$10	\$10.00
Hall closet	Container boxes	4	1 yr	good	\$15	\$60.00
Stairs	Wall hangings	2	7 yrs	good	\$15	\$30.00
Stairs	Curtains Black Out	2	4 yrs	good	\$60	\$120.00
Stairs	Curtain Rods, + <i>tiebacks</i>	2	4 yrs	good	\$20	\$40.00
Stairs	Blinds	1	6 yrs	good	\$50	\$50.00
Stairs	Wall Mural Family Tree	1	1 wk	good	\$75	\$75.00
Stairs	Family Pictures with Fram	8	wk - 27 yrs	good	\$20	\$160.00
Stairs	Picture Frames Blank	8	6 mts	good	\$15	\$125.00
Stairs	Candle Holder <i>Centerpiec</i>	1	1 yr	good	\$85	\$85.00
Stairs	Canvas Family Photo <i>LG</i>	1	14 yrs	good	\$135	\$135.00
Stairs	Garland wrap on banister	3	1 yr	good	\$10	\$30.00
Stairs	Christmas Decor <i>Misc</i>	4	1 - 5 yrs	good	\$25	\$100.00
Stairs	Pine Trees 3 ft decorative	2	3 yrs	good	\$45	\$90.00
Stairs	Wall art at top	1	1 month	good	\$55	\$55.00
Stairs	Jewelry	400	1 - 10 yrs	good	\$3	\$1,200.00
Stairs	Jewelry Box	3	1 - 10 yrs	good	\$40	\$120.00
Stairs	Christmas Tree Fiber Opt	2	1 yr	good	\$110	\$220.00

Stairs	Garland	2	3 yrs	good	\$20	\$40.00
Stairs	Christmas Lights	3	4 yrs	good	\$20	\$60.00
Stairs	Rug	1	6 mts	good	\$12	\$12.00
Bedroom 2	Head Board <i>Black Leather</i>	1	6 yrs	good	\$1,195	\$1,195.00
Bedroom 2	Mattress & Box Spring <i>Queen</i>	1	1.5 yrs	good	\$875	\$875.00
Bedroom 2	Metal Frame <i>Queen size</i>	1	4 yrs	good	\$80	\$80.00
Bedroom 2	Pillows	4	1-4 yrs	good	\$20	\$80.00
Bedroom 2	Comforter set	1	5 mts	good	\$140	\$140.00
Bedroom 2	Queen Sheet set	1	5 mts	good	\$90	\$90.00
Bedroom 2	Dresser	1	5 yrs	good	\$685	\$685.00
Bedroom 2	Night stand	1	3 yrs	good	\$235	\$235.00
Bedroom 2	Desk	1	4 yrs	good	\$375	\$375.00
Bedroom 2	Shorts And Shirts	10	1 yrs	good	\$40	\$400.00
Bedroom 2	vape juice	8	2 mts	good	\$12	\$96.00
Bedroom 2	vapes	5	2 -10 mts	good	\$30	\$150.00
Bedroom 2	sd cards	3	2 - 3 yrs	good	\$20	\$60.00
Bedroom 2	blow darts gun	1	6-7 yrs	good	\$60	\$60.00
Bedroom 2	floating shelf	1	4 mts	good	\$45	\$45.00
Bedroom 2	flashlight rechargable	1	1 yr	good	\$15	\$15.00
Bedroom 2	insense	10	4 nts	good	\$4	\$40.00
Bedroom 2	Diffuser scent burner	1	2 yrs	good	\$30	\$30.00
Bedroom 2	Ipod	1	3 yrs	good	\$120	\$120.00
Bedroom 2	Jewelry mens	5	1 - 10 yrs	good	\$15	\$75.00
Bedroom 2	Graphing Calculators	2	3 yrs	good	\$75	\$150.00
Bedroom 2	Keyboard for tablet	1	8 mts	good	\$49	\$49.00
Bedroom 2	Solar Charger <i>brunton</i>	1	8 mts	good	\$60	\$60.00
Bedroom 2	Ski Hat <i>Spiked with Light</i>	1	6 yrs	good	\$80	\$80.00
Bedroom 2	Ski Hat w hand pockets	1	7 yrs	good	\$35	\$35.00
Bedroom 2	Fog Juice	1 gal	4 yrs	good	\$30	\$30.00
Bedroom 2	Sword and Shield	1	20 yrs	good	\$80	\$80.00
Bedroom 2	First Aid Kit	1	6 mts	good	\$15	\$15.00
Bedroom 2	Family Crest	1	10 yrs	good	\$110	\$110.00
Bedroom 2	Work Gloves	3	6 - 11 mts	good	\$20	\$60.00
Bedroom 2	Baseball Bat	1	10 yrs	good	\$39	\$39.00
Bedroom 2	Beanie hat <i>w dreads</i>	1	2 yrs	good	\$55	\$55.00
Bedroom 2	Compression Brace	1	3 yrs	good	\$40	\$40.00
Bedroom 2	Compression Girdle	1	5 yrs	good	\$45	\$45.00
Bedroom 2	Track Shoes	2	3 yrs	good	\$120	\$240.00
Bedroom 2	Ceiling Fan with Light	1	7 yrs	good	\$215	\$215.00
Bedroom 2	Box of Bic Lighters	1	1 mt	good	\$25	\$25.00
Bedroom 2	File Box <i>w important papers</i>	1	mt - 10 yrs	good	\$500	\$500.00
Bedroom 2	Sony Alarm Clock	1	4 yrs	good	\$25	\$25.00
Bedroom 2	Family Crest	1	10 yrs	good	\$120	\$120.00
Bedroom 2	Sony Play Station 3	1	5 - 6 yrs	good	\$300	\$300.00
Bedroom 2	PS 3 Games	20	2 yrs	good	\$40	\$800.00
Bedroom 2	Playstation 2 Games	45	5 - 6 yrs	good	\$25	\$1,125.00
Bedroom 2	Galaxy Box Fan	1	5 mts	good	\$25	\$25.00
Bedroom 2	Swords	3	14 yrs	good	\$100	\$300.00
Bedroom 2	Standing Lamp	1	4 yrs	good	\$85	\$85.00
Bedroom 2	Long Board <i>Krown</i>	1	5 yrs	good	\$125	\$125.00
Bedroom 2	Mens Pants	10	1-4 yrs	good	\$100	\$1,000.00
Bedroom 2	Shorts And T Shirts	75	mts - 1.5 yr	good	\$38	\$2,850.00
Bedroom 2	Wooden Box	1	4 yrs	good	\$25	\$25.00
Bedroom 2	Mirror <i>lg round black frame</i>	1	3 yrs	good	\$230	\$230.00
Bedroom 2	Button Up Shirts	12	mts - 2 yrs	good	\$50	\$600.00
Bedroom 2	Backpacks	3	1 - 2 yrs	good	\$60	\$180.00
Bedroom 2	Men's Shoes	3	mts - 2 yrs	good	\$40	\$120.00
Bedroom 2	Picture Frame <i>leather</i>	1	2 yrs	good	\$35	\$35.00
Bedroom 2	Baseball Bat	1	6 yrs	poor	\$10	\$10.00
Bedroom 2	Desk Lamp <i>touch</i>	1	2 yrs	good	\$65	\$65.00
Bedroom 2	Men's Shirts	15	mts - 1.5yr	good	\$40	\$600.00
Bedroom 2	Dress Pants	16	mts - 1.5 yr	good	\$80	\$1,280.00
Bedroom 2	Men's Sweats <i>Adidas</i>	14	3 mts - 1 yr	good	\$50	\$700.00
Bedroom 2	Men's Hats	4	3 mts - 1 yr	good	\$40	\$160.00
Bedroom 2	Tennis Balls	12	3 yrs	good	\$1	\$12.00
Bedroom 2	Football Shoes	2	3 yrs	good	\$90	\$180.00
Bedroom 2	Football Jersey	2	3 yrs	good	\$130	\$260.00
Bedroom 2	Men's Sweaters	3	1 - 6 mts	good	\$60	\$180.00
Bedroom 2	Wired Head Phones	1	8 mts	good	\$30	\$30.00
Bedroom 2	Knife	1	1.5 yrs	good	\$15	\$15.00
Bedroom 2	Body Spray	2	6 mts	good	\$18	\$36.00
Bedroom 2	Lotion	2	5 mts	good	\$14	\$28.00
Bedroom 2	Condoms	1	2 mts	good	\$17	\$17.00
Bedroom 2	Glass Decorations	1	9 mts	good	\$40	\$40.00
Bedroom 2	Athletes Foot Med	1	4 mts	good	\$8	\$8.00
Bedroom 2	Sneaker ScentSavers 6 p	1	4 mts	good	\$10	\$10.00

Bedroom 2	Curtain Rods decorative	1	2 yrs	good	\$40	\$40.00
Bedroom 2	Wolf Picture Holographic	1	7 mts	good	\$55	\$55.00
Bedroom 2	Trash Can	1	5 yrs	good	\$10	\$10.00
Bedroom 2	Chest	1	10 yrs	good	\$75	\$75.00
Bedroom 2	School Books	2	4 yrs	good	\$100	\$200.00
Bedroom 2	Desk Supplies	30	1-3 yrs	good	\$3	\$90.00
Bedroom 2	Rug	1	1 yr	good	\$135	\$135.00
Bedroom 2	Power strip surge protect	2	4 yrs	good	\$25	\$50.00
Bedroom 2	Extension cords	2	7 yrs	good	\$20	\$40.00
Bedroom 2	Mens Socks	40	1-2 yrs	good	\$2	\$80.00
Bedroom 2	Mens Underwear	10	1 yr	good	\$10	\$100.00
Bedroom 2	Phone Cords	4	1-3 yrs	good	\$10	\$40.00
Bedroom 2	Air Fresheners	2	2 mts	good	\$3	\$6.00
Bedroom 3	Head Board w lights, draw	1	15 yrs	good	\$850	\$850.00
Bedroom 3	Queen Size Mattress Set	1	4 yrs	good	\$680	\$680.00
Bedroom 3	Wooden Bed Frame Quee	1	9 yrs	good	\$1,275	\$1,275.00
Bedroom 3	Pillows	4	1 yr	good	\$20	\$80.00
Bedroom 3	Large Body Pillows with lu	2	2 yrs	good	\$45	\$90.00
Bedroom 3	Sheet Set Queen	1	1 yr	good	\$90	\$90.00
Bedroom 3	Blankets	2	1-15 yrs	good	\$75	\$150.00
Bedroom 3	Portable Battery Bank	3	1-2 yrs	good	\$20	\$60.00
Bedroom 3	Round Sitting Chair papa	1	2 yrs	good	\$145	\$145.00
Bedroom 3	Wooden Foot Stool Papp	1	5 yrs	good	\$75	\$75.00
Bedroom 3	Rug 8 x 10 foot	1	3 yrs	good	\$135	\$135.00
Bedroom 3	Scentsy wax burner	1	1 yr	good	\$25	\$25.00
Bedroom 3	Scentsy wax	5	6 mts-2 yrs	good	\$8	\$45.00
Bedroom 3	Dog Leash Leather	1	9 mts	good	\$25	\$25.00
Bedroom 3	American Flag Pillow	2	3 yrs	good	\$20	\$40.00
Bedroom 3	American flag blanket	1	1 yr	good	\$95	\$95.00
Bedroom 3	Dream Catcher	1	2.5 yrs	good	\$25	\$25.00
Bedroom 3	Wall Art	10	1-4 yrs	good	\$10	\$100.00
Bedroom 3	Decorations	12	5 mts - 6 yrs	good	\$10	\$120.00
Bedroom 3	Clothes	20	1-4 yrs	good	\$45	\$900.00
Bedroom 3	Hats	5	2 yrs	good	\$40	\$200.00
Bedroom 3	Sentry Floor Safe	1	2.5 yrs	good	\$175	\$175.00
Bedroom 3	Digital Photo Rock Frame	2	6 yrs	good	\$75	\$150.00
Bedroom 3	Pictures	3	6 yrs	good	\$15	\$45.00
Bedroom 3	Airforce Flags	2	5 yrs	good	\$45	\$90.00
Bedroom 3	American Flag 3 x 5	1	3 yrs	good	\$55	\$55.00
Bedroom 3	Beats Head Phones	1	2 yrs	good	\$130	\$130.00
Bedroom 3	Options Plastic Case	1	6 mts	good	\$45	\$45.00
Bedroom 3	Tablet 7 In Verizon sams	1	6 mts	good	\$165	\$165.00
Bedroom 3	Ozark Back Pack	1	2 yrs	good	\$55	\$55.00
Bedroom 3	Electronic Air Conditioner	1	1.5 yrs	good	\$75	\$75.00
Bedroom 3	Black Powder Rifle	1	6 yrs	good	\$325	\$325.00
Bedroom 3	Back Pack	1	3.5 yrs	great	\$55	\$55.00
Bedroom 3	Phone Chargers	4	1 yr	good	\$10	\$40.00
Bedroom 3	st johns purse blue	1	6 mts	good	\$75	\$75.00
Bedroom 3	Nike shoes	3	1-2 yrs	good	\$50	\$150.00
Bedroom 3	hookah coal	1	4 mts	good	\$9	\$9.00
Bedroom 3	vapes	5	1 mt - 1 yrs	good	\$30	\$150.00
Bedroom 3	Telephone	1	7 yrs	good	\$35	\$35.00
Bedroom 3	internet router	1	3 yrs	good	\$45	\$45.00
Bedroom 3	hidden shelf	1	9 mts	good	\$75	\$75.00
Bedroom 3	portable cube speaker mi	1	2 yrs	good	\$20	\$20.00
Bedroom 3	leather work gloves	3	1-2 yrs	good	\$25	\$75.00
Bedroom 3	Cloth work gloves	4	6- 11 mts	good	\$8	\$32.00
Bedroom 3	xmas wrap	3	2 weeks	good	\$8	\$24.00
Bedroom 3	Stockton jersey signed	1	2 yrs	good	\$275	\$275.00
Bedroom 3	curtain rods extra in close	2	1-2 yrs	good	\$20	\$40.00
Bedroom 3	misc tools	10	2-6 yrs	good	\$10	\$100.00
Bedroom 3	wind up light	1	1 yr	good	\$35	\$35.00
Bedroom 3	blacklights	3	5 yrs	good	\$30	\$90.00
Bedroom 3	wall decor candle sconce	1	7 yrs	good	\$25	\$25.00
Bedroom 3	video camera	1	1 yr	good	\$25	\$25.00
Bedroom 3	Light up base	1	3 yrs	good	\$25	\$25.00
Bedroom 3	xmas lights	3	2-3 yrs	good	\$20	\$60.00
Bedroom 3	torch lighters	5	2-6 mts	good	\$10	\$50.00
Bedroom 3	mini guitars	5	2-3 years	good	\$8	\$40.00
Bedroom 3	sd cards	4	1-3 yrs	good	\$10	\$40.00
Bedroom 3	Clothes	5	2.5 yrs	good	\$35	\$175.00
Bedroom 3	Power strip surge protect	2	6 yrs	good	\$20	\$40.00
Bedroom 3	Lights decorative	3	1 yr	good	\$35	\$105.00
Bedroom 3	Bags	10	1-4 yrs	good	\$25	\$250.00
Bedroom 3	Massager	1	3 yrs	good	\$289	\$289.00
Bedroom 3	Lens And Gems	1	4 yrs	great	\$75	\$75.00



Bedroom 3	Neck Massager	1	2 yrs	good	\$35	\$35.00
Bedroom 3	Brookstone Massaging C	1	3 yrs	good	\$130	\$130.00
Bedroom 3	Pugs Sunglasses	1	6 month	good	\$18	\$18.00
Bedroom 3	Wrangler Jeans	2	2 yrs	good	\$45	\$90.00
Bedroom 3	Brief case	1	1 yr	good	\$35	\$35.00
Bedroom 3	Waste Basket	1	1 yr	good	\$25	\$25.00
Bedroom 3	Christmas Sock	1	2 yrs	good	\$15	\$15.00
Bedroom 3	Computer Stand For Bed	1	6 mts	good	\$45	\$45.00
Bedroom 3	Binder	1	2 yrs	good	\$25	\$25.00
Bedroom 3	Backpack	1	1 yr	good	\$75	\$75.00
Bedroom 3	Shoes	3	2 yrs	good	\$40	\$120.00
Bedroom 3	Notebooks paper & misc	20	1 mt - 5 yrs	good	\$4	\$80.00
Bedroom 3	Candles	4	6 mts	good	\$5	\$20.00
Bedroom 3	Nail Polish	5	1 yr	good	\$5	\$25.00
Bedroom 3	Batteries	10	1 yr	good	\$3	\$30.00
Bedroom 3	Markers pens etc	25	6 mts - 2 yrs	good	\$2	\$50.00
Bedroom 3	Makeup	25	2 mts - 2 yrs	good	\$5	\$125.00
Bedroom 3	Belt buckles	3	2 yrs	good	\$25	\$75.00
Bedroom 3	Belts	3	2 yrs	good	\$20	\$60.00
Bedroom 3	Calculator Graphing	1	2 yrs	good	\$75	\$75.00
Bedroom 3	Hair products	2	2 mts - 2 yrs	good	\$10	\$20.00
Bedroom 3	Perfumes	5	6 mts - 2 yrs	good	\$40	\$200.00
Bedroom 3	Extension cord	2	4 yrs	good	\$20	\$40.00
Bedroom 3	Lotion	5	1 mth - 1 yr	good	\$10	\$50.00
Bedroom 3	Ceiling Fan	1	3 yrs	good	\$210	\$210.00
Bedroom 3	Kleenex	2	2 mts	good	\$4	\$8.00
Bedroom 3	Misc random stuff	50	1 mt - 10 yrs	good	\$1	\$50.00
Bedroom 3	Curtain Rods and tie back	2	6 yrs	good	\$35	\$70.00
Bedroom 3	Curtains Black out	2	4 yrs	good	\$30	\$60.00
Bedroom 3	Deodorant	2	1 yr	good	\$5	\$10.00
Bedroom 3	Important Papers	30	1-10 yr	good	\$500	\$500.00
Bedroom 3	Blinds	1	6 yrs	good	\$70	\$70.00
Bedroom 3	Jewelry	20	1-3 yrs	good	\$10	\$200.00
Attic	Pull down ladder	1	1 yr	good	\$260	\$260.00
Attic	Forced Air Furnace and A	1	8 yrs	good	\$2,000	\$2,000.00
Attic	Furnace Filters	2	2-6 mts	good	\$22	\$44.00
Attic	Jewelry Stud Setting Mac	1	5 yrs	good	\$20	\$20.00
Attic	Clothes	200	1 - 6 yrs	good	\$40	\$8,000.00
Attic	Clothes	200	1 - 6 yrs	good	\$40	\$8,000.00
Attic	Clothes	150	1 - 6 yrs	good	\$40	\$6,000.00
Attic	Woman Shirts	55	1 - 6 yrs	good	\$20	\$1,100.00
Attic	Woman Sweaters	18	1 - 6 yrs	good	\$69	\$1,242.00
Attic	Woman Dresses	50	1 - 6 yrs	good	\$85	\$3,750.00
Attic	Skirt, H Bar C California	1	7 yrs	good	\$180	\$180.00
Attic	Riding Chaps	1	3 yrs	good	\$375	\$375.00
Attic	Woman Jeans Silvers	13	1 - 4 yrs	good	\$75	\$975.00
Attic	Woman Jeans	30	1-6 yrs	good	\$60	\$1,800.00
Attic	Woman Pants	12	1 - 3 yrs	good	\$75	\$900.00
Attic	Levi Pants	20	1 - 6 yrs	good	\$69	\$1,380.00
Attic	Levi Shorts / miss me / sil	15	1 - 6 yrs	good	\$119	\$1,785.00
Attic	Woman Sweats	25	1 - 6 yrs	good	\$35	\$875.00
Attic	Yoga Pants	40	1-6 yrs	good	\$30	\$1,200.00
Attic	Woman Belts	54	1 - 6 yrs	good	\$25	\$1,350.00
Attic	Womens Socks	40	1-2 yrs	good	\$3	\$120.00
Attic	Women Night Wear	15	6 mts - 6 yrs	good	\$30	\$450.00
Attic	Woman Sport Bras	20	1 - 6 yrs	good	\$15	\$600.00
Attic	Woman Bras	24	1 - 6 yrs	good	\$25	\$300.00
Attic	Woman Coats	30	1 - 6 yrs	good	\$65	\$1,950.00
Attic	Womens Coat Suede Hel	1	15 yrs	1	\$100	\$100.00
Attic	Denim Work Coat	1	6 yrs	good	\$100	\$100.00
Attic	Woman Coats	10	1 - 6 yrs	good	\$65	\$650.00
Attic	Mens Denim Coat Lee St	1	8 yrs	good	\$100	\$100.00
Attic	Womens Winter Wear	40	2 -10 rs	good	\$20	\$800.00
Attic	Scarf	1	3 yrs	good	\$400	\$400.00
Attic	Scarves	25	1-10 yrs	good	\$30	\$750.00
Attic	Woman Cowgirl boots	9	2 - 10 yrs	good	\$120	\$1,080.00
Attic	Winter Boots	10	1 - 6 yrs	good	\$65	\$650.00
Attic	Womens Mountain Horse	1	5 yrs	good	\$180	\$180.00
Attic	Woman Boots dress	17	1 - 6 yrs	good	\$65	\$1,105.00
Attic	Woman Tennis Shoes	10	1-6 yrs	good	\$50	\$500.00
Attic	Shoes	30	1 - 6 yrs	good	\$60	\$1,800.00
Attic	Shoes	20	1 - 6 yrs	good	\$40	\$800.00
Attic	Cowboy Boots Men	1	2 yrs	good	\$200	\$200.00
Attic	Shoe Rack	1	2 mts	good	\$35	\$35.00
Attic	Shoe Rack	1	1 yr	good	\$40	\$40.00
Attic	Shoe Rack Wood	1	3 yrs	good	\$45	\$45.00

Attic	Standing Mirror	1	3 yrs	good	\$134	\$134.00
Attic	Womens Swimwear Tops	20	mts - 5 yrs	good	\$30	\$600.00
Attic	Womens Swimwear Bottc	20	mts - 4 yrs	good	\$30	\$600.00
Attic	Womens Underwear	20	mts - 4 yrs	good	\$10	\$200.00
Attic	Womens leggings and tig	20	2 yrs	good	\$20	\$400.00
Attic	Socks	30	mts - 6 yrs	good	\$4	\$120.00
Attic	Mirrors	2	1.5 yrs	good	\$135	\$270.00
Attic	Work Clothes w logos	12	1-7 yrs	good	\$30	\$360.00
Attic	Scrubs	20	1-6 yrs	good	\$30	\$600.00
Attic	Shelves	10	8 mts	good	\$20	\$200.00
Bath 2	Cologne	4	mts - 2 yrs	good	\$20	\$80.00
Bath 2	Waste Basket	1	6 yrs	good	\$25	\$25.00
Bath 2	Hair Curler <i>in-style</i>	1	9 mts	good	\$65	\$65.00
Bath 2	Hygiene products	5	1 mt - 1 yr	good	\$10	\$50.00
Bath 2	Toothbrushes	8	1 - 6 mts	good	\$3	\$24.00
Bath 2	Hair Brushes	4	1 - 2 yrs	good	\$10	\$40.00
Bath 2	Remington Hair Trimmer	1	3 yrs	good	\$45	\$45.00
Bath 2	Remington Trimmer	1	5 yrs	good	\$25	\$25.00
Bath 2	Razors	15	1 - 8 mts	good	\$3	\$45.00
Bath 2	Curling Iron <i>Revelon</i>	1	2 yrs	good	\$40	\$40.00
Bath 2	Towels	10	1-4 yrs	good	\$8	\$80.00
Bath 2	Decor Brass pot w plant	1	1 yr	good	\$35	\$35.00
Bath 2	Hair Tools	3	1 yr	good	\$30	\$90.00
Bath 2	Cleaner, Toilet	3	6 mts	good	\$5	\$15.00
Bath 2	Toilet Paper	10	1 mts	great	\$25	\$25.00
Bath 2	Bath Rug	3	8 mts	good	\$30	\$90.00
Bath 2	Over Door 3 Hook <i>decor</i>	1	6 yrs	good	\$15	\$15.00
Bath 2	Caddy Over Showerhead	1	6 yrs	good	\$35	\$35.00
Bath 2	Shampoo / Conditioner M	10	mts - 4 yrs	good	\$10	\$100.00
Bath 2	Body Wash	2	mts - 2 yrs	good	\$15	\$30.00
Bath 2	Loufas	3	wks - 4 mt	good	\$4	\$12.00
Bath 2	Foot Care Products <i>Scrubs</i>	5	1 yr	good	\$10	\$50.00
Bath 2	Shaving Cream	2	2 wks	good	\$8	\$16.00
Bath 2	Hair Oil	3	2 yrs	fair	\$9	\$27.00
Bath 2	Hair Dryer	2	2 mts	good	\$30	\$60.00
Bath 2	Tanning lotion	2	wks - 2 yrs	good	\$10	\$20.00
Bath 2	Hair Extension + <i>Supplies</i>	20	wks - 2 yrs	good	\$30	\$600.00
Bath 2	Nuva Ring contraceptives	3	6 mts	gooh	\$100	\$300.00
Bath 2	shower head w wand	1	5 yrs	good	\$125	\$125.00
Bath 2	Hair colors <i>Semi perman</i>	6	mts - 2 yrs	good	\$20	\$120.00
Bath 2	Hair Accessories <i>clips, pi</i>	40	mts - 10 yr	good	\$2	\$80.00
Bath 2	Hair Spray	3	mts - 1 yrs	good	\$9	\$27.00
Bath 2	Face Lotion	2	3 mts	good	\$15	\$30.00
Bath 2	Eye Lashes + <i>supplies</i>	12	wks - 3 yrs	good	\$3	\$36.00
Bath 2	Skin Care Products <i>misc</i>	10	2 mts - 1 yr	good	\$10	\$100.00
Bath 2	Tooth Brush Electric	2	1 yr	good	\$100	\$200.00
Bath 2	Crest Whitening Strips	1	2.5 yrs	good	\$45	\$45.00
Bath 2	Mouth Care <i>Misc Floss, p</i>	50	wks - 2 yrs	good	\$5	\$250.00
Bath 2	Makeup <i>Misc</i>	50	wks - 5 yrs	good	\$10	\$500.00
Bath 2	Makeup Remover	3	4 mts	good	\$15	\$45.00
Bath 2	Fem Hygiene	5	wks - 3 mt	good	\$10	\$50.00
Bath 2	Anti-perspirant	4	mts - 2 yrs	good	\$7	\$28.00
Bath 2	Bathrobe	2	1.5 yr	good	\$80	\$160.00
Bath 2	Perfume	8	1 - 3 yrs	good	\$25	\$200.00
Bath 2	OTC Medicines	10	1 yr	good	\$25	\$250.00
Bath 2	First Aid	20	1 yr	good	\$5	\$100.00
Bath 2	Air Freshener	3	1 - 2 yrs	good	\$5	\$15.00
Bath 2	Baby Wipes	3	2 mts	good	\$4	\$12.00
Bath 2	Plant top of vanity	1	3 yrs	good	\$35	\$35.00
Bath 2	Bath Bombs and scents	4	mts - 2 yrs	good	\$5	\$20.00
Bath 2	Candles <i>Scented</i>	3	mts - 2 yrs	good	\$5	\$15.00
Bath 2	Wall Pictures <i>set</i>	1	8 yrs	good	\$50	\$50.00
Bath 2	Wall Picture	1	2.5 yrs	good	\$25	\$25.00
Bath 2	Cleaning brush plunger w	1	4 yrs	good	\$25	\$25.00
Bath 2	Shower Rack	1	3 yrs	good	\$60	\$60.00
Bath 2	Shower Curtain	1	6 mts	good	\$25	\$25.00
Bath 2	Shower Rod <i>hooks and t</i>	1	8 yrs	good	\$25	\$25.00
Bath 2	Hand Soap	5	1 yr	good	\$3	\$15.00
Den/Office	Wooden File Cabinet Dra	2	7 yrs	good	\$80	\$160.00
Den/Office	Office Desk	1	9 yrs	good	\$475	\$475.00
Den/Office	Nursing School Books	40	1-5 yrs	good	\$100	\$4,000.00
Den/Office	Business documents,	200	1-7yrs	good	\$500	\$1,500.00
Den/Office	Important papers <i>persona</i>	200	1-7 yrs	good	\$500	\$1,500.00
Den/Office	Printer Ink	3	2 - 5 mths	good	\$60	\$180.00
Den/Office	Canon Printer	1	3 yrs	good	\$75	\$75.00

Den/Office	Stencil Set	1	1-10 yrs	good	\$50	\$50.00
Den/Office	Suit Case set of 4	1	20 yrs	good	\$135	\$135.00
Den/Office	Plastic Organizer w conte	1	6 yrs	good	\$200	\$200.00
Den/Office	Mirror	1	2 - 3	good	\$145	\$145.00
Den/Office	Leather Office Chair Avio	1	1.5 yrs	good	\$120	\$120.00
Den/Office	World Globe	1	4 yrs	good	\$35	\$35.00
Den/Office	Office Binders	20	2 yrs	good	\$20	\$400.00
Den/Office	Calculator	1	7 yrs	good	\$10	\$10.00
Den/Office	Suit Coat	1	1 yr	good	\$75	\$75.00
Den/Office	Suit Coat	4	1	good	\$65	\$260.00
Den/Office	Lg Woman Jacket	1	6 mts	good	\$55	\$55.00
Den/Office	Calvin Klein Coat	1	3 mts	good	\$65	\$65.00
Den/Office	Clothes Rack	1	6 mts	good	\$45	\$45.00
Den/Office	Head Phones	1	2 yrs	good	\$40	\$40.00
Den/Office	Office Supplies	700	1-7 yrs	good	\$1	\$700.00
Den/Office	Scrapbooking supplies	50	1-10 yrs	good	\$20	\$1,000.00
Laundry	Tromm Washer	1	3 yrs	good	\$975	\$1,125.00
Laundry	Tromm Dryer	1	3 yrs	good	\$835	\$835.00
Laundry	Washer base	1	3 yrs	good	\$250	\$250.00
Laundry	Dryer base	1	3 yrs	good	\$250	\$250.00
Laundry	Sheet Sets	10	1-10 yrs	good	\$60	\$600.00
Laundry	Blankets	3	1 - 5 yrs	good	\$60	\$180.00
Laundry	Boots	1	8 mo	good	\$60	\$60.00
Laundry	Sewing Kit threads	1	2 - 8 yrs	good	\$90	\$90.00
Laundry	Sewing kit misc supplies	1	2 - 8 yrs	good	\$135	\$135.00
Laundry	Mop	1	2 yrs	good	\$5	\$5.00
Laundry	Christmas Tree Stand	1	10 yrs	good	\$35	\$35.00
Laundry	Laundry Folding Table	1	3 - 15 yrs	good	\$110	\$110.00
Laundry	Red Table Cloth	1	6 hrs	good	\$55	\$55.00
Laundry	Hats And Clothing	50	1 - 4 yrs	good	\$40	\$2,000.00
Laundry	Jeans	4	2 yrs	good	\$100	\$400.00
Laundry	Tote full of Jewelry	1	2 wks	good	\$250	\$250.00
Laundry	Laundry Baskets	4	2 - 5 yrs	good	\$20	\$80.00
Laundry	Broom organizer Over the	1	2 yrs	good	\$10	\$10.00
Laundry	Electric throw blanket	1	2 yrs	good	\$45	\$45.00
Laundry	Roll of Carpet 10x10 not i	1	6 mts	good	\$150	\$150.00
Laundry	Carpet pad 10 x 10	1	6 mts	good	\$100	\$100.00
Laundry	Curtains	20	mts - 10 yr	good	\$20	\$400.00
Laundry	Free-Standing Cupboard	1	7 yrs	good	\$275	\$275.00
Laundry	Laundry detergent	2	3 mts	good	\$20	\$40.00
Laundry	Dryer Sheets	1	3 mts	good	\$8	\$8.00
Laundry	Winter Gloves	40	1 - 10 yrs	good	\$20	\$800.00
Laundry	Hats	8	1 - 10 yrs	good	\$30	\$240.00
Laundry	Oakley Goggles	1	3 yrs	good	\$65	\$65.00
Laundry	Rolling Cart 3 drawers	2	8 yrs	good	\$30	\$60.00
Laundry	Dry Cleaner	1	6 mts	good	\$12	\$12.00
Laundry	Pillow Rack	1	7 yrs	good	\$25	\$25.00
Laundry	Wall Picture	1	7 yrs	good	\$26	\$26.00
Laundry	Waste Basket	1	2 yrs	good	\$10	\$10.00
Basement Stair	George Forman Grill	2	4 - 5 yrs	good	\$35	\$70.00
Basement Stair	Slow Cooker Crock Pot	3	2 - 8 yrs	good	\$50	\$150.00
Basement Stair	Tea Pitchers Decorative P	4	2 yrs	good	\$25	\$100.00
Basement Stair	Insta pot	2	1-2 yrs	good	\$150	\$300.00
Basement Stair	Air Fryer	1	2 yrs	good	\$65	\$65.00
Basement Stair	Pressure Cooker	1	25 yrs	good	\$75	\$75.00
Basement Stair	Tupperware Large	25	10 yrs	good	\$10	\$250.00
Basement Stair	Waffle Maker Belgium / R	2	10 yrs	good	\$40	\$80.00
Basement Stair	Dutch Ovens w lids large	2	10 yrs	good	\$75	\$150.00
Basement Stair	Cleaners	50	mts - 5 yrs	good	\$15	\$750.00
Basement Stair	Electric skillet 1 Deep / 1	2	2 - 6 yrs	good	\$45	\$90.00
Basement Stair	Deep Fryer	2	10 yrs	good	\$60	\$120.00
Basement Stair	Triple Dipper Crock Pot	1	10 yrs	good	\$75	\$75.00
Basement Stair	Cake Decor kits and supp	100	1 - 3 yrs	good	\$5	\$500.00
Basement Stair	Pans Specialty Cake	20	1-10 yrs	good	\$30	\$600.00
Basement Stair	Swiffer Mop Refills	2	1 yr	good	\$35	\$70.00
Basement Stair	Swiffer Broom Refills	2	4 mts	good	\$16	\$32.00
Basement Stair	Brooms misc	5	1-4 yrs	good	\$10	\$50.00
Basement Stair	Insect Spray	20	1 mt - 2 yrs	good	\$10	\$200.00
Basement Stair	Table Cloths	20	3 years	good	\$30	\$600.00
Basement Stair	Seal A Meal and bags	1	5 yrs	good	\$85	\$85.00
Basement Stair	food processor	1	10 yrs	good	\$65	\$65.00
Basement Stair	Kitchen aid	1	10 yrs	good	\$165	\$165.00
Basement Stair	coffee serving containers	2	5 yrs	good	\$50	\$100.00
Basement Pant	Can Food	45	6 mts - 1 yr	good	\$4	\$180.00

Basement Pant	Can Food	771	mt - 2 yrs	good	\$4	\$308.00
Basement Pant	Beans	24	2.5 yrs	good	\$8	\$192.00
Basement Pant	Pasta	100	5 mts - 2 yrs	good	\$4	\$400.00
Basement Pant	Rolled Oats	20	5 mts - 2 yrs	good	\$12	\$240.00
Basement Pant	Milk Non-Fat Dryed	60	5 mts - 4 yrs	good	\$5	\$350.00
Basement Pant	Boxs food storage	50	5 mts - 4 yrs	good	\$4	\$200.00
Basement Pant	Rice	35	5 mts - 4 yrs	good	\$5	\$175.00
Basement Pant	Oil Veg, Olive, Coconut	10	5 mts - 4 yrs	good	\$8	\$80.00
Basement Pant	Potatoes Instant	60	5 mts - 4 yrs	good	\$5	\$350.00
Basement Pant	Tomatoo Soup Large Can	20	5 mts - 4 yrs	good	\$5	\$100.00
Basement Pant	Comfort foods storage # 1	4	5 mts - 4 yrs	good	\$20	\$80.00
Basement Pant	Sugar 5 gal storage	4	5 mts - 4 yrs	good	\$30	\$120.00
Basement	Feminine Hygiene	6	5 mts - 6 yrs	good	\$8	\$48.00
Basement	Step Ladder	1	7 yrs	good	\$20	\$20.00
Basement	Knee Ice	1	1 yr	good	\$120	\$120.00
Basement	Extra Plates	40	1 yr	good	\$1	\$40.00
Basement	Coolers	2	1 yr	good	\$20	\$40.00
Basement	Giant Stuffed Animal	1	1 yr	good	\$40	\$40.00
Basement	Knifes	15	8 yrs	good	\$5	\$75.00
Basement	Gifts	25	5 mts - 2 yrs	good	\$25	\$625.00
Basement	Disney books set	16	20 yrs	good	\$10	\$160.00
Basement	CD's	35	10 - 20 yrs	good	\$20	\$700.00
Basement	Brass fittings	25	1 - 8 yrs	good	\$50	\$1,250.00
Basement	CB Radio	1	10 yrs	good	\$250	\$250.00
Basement	Freezer	1	7 yrs	good	\$250	\$250.00
Basement	Pots And Pans	4	4 yrs	good	\$40	\$160.00
Basement	Family Alblums	10	7-80 yrs	good	\$40	\$400.00
Basement	Pictures in Alblums	500	6-100 yrs	good	\$1	\$500.00
Basement	Shaved Ice machine	1	1 yr	good	\$150	\$150.00
Basement	Farm Basket W fall Leave	1	2 yrs	good	\$35	\$35.00
Basement	Picture Frames Blank Lar	6	1 yr	good	\$20	\$120.00
Basement	Gift Boxs and bags	120	1 - 5 yrs	good	\$3	\$360.00
Basement	Water Tank	1	5	good	\$435	\$435.00
Basement	Water Tank Freshener	2	1-3 yrs	good	\$10	\$20.00
Basement	Christmas Wrapping Pape	40	1 - 3 yrs	good	\$5	\$220.00
Basement	Gift Wrap Birthday	200	1-10 yrs	good	\$6	\$1,200.00
Basement	Bows Ribbons Tags Chris	100	mnts - 3 yr	good	\$3	\$300.00
Basement	Video Camera Recorders	3	10 - 15 yrs	good	\$150	\$450.00
Basement	Home Movies VCR	40	10 - 15 yrs	good	\$10	\$400.00
Basement	Home Movies Hi 8 camcc	50	10 - 15 yrs	good	\$10	\$500.00
Basement	Lightbulbs SMART LED 2	75	1 - 3 yrs	good	\$10	\$750.00
Basement	Water heater	1	2.5 yrs	good	\$430	\$430.00
Basement Room	Paint	5	2 yrs	good	\$120	\$600.00
Basement Room	Paint	12	1 yr	good	\$42	\$504.00
Basement Room	Paint	10	1.5 yrs	good	\$245	\$2,450.00
Basement Room	Spray paint cans	30	1 yr	good	\$10	\$3,000.00
Basement Room	Buckets of paint and prim	8	1 yr	new	\$40	\$320.00
Basement Room	Wood Stain 4 gal buckets	3	6 mts	good	\$233	\$699.00
Basement Room	Sheet Rock Tools	40	1-10 yrs	good	\$15	\$600.00
Basement Room	Texture Gun	1	1 yr	good	\$75	\$75.00
Basement Room	Liquid Nails	3	2 yrs	good	\$20	\$80.00
Basement Room	Paint Tarps	8	2 - 10 yrs	good	\$25	\$200.00
Basement Room	Caulk	26	2 yrs	good	\$12	\$312.00
Basement Room	Caulking guns	10	1 yr	good	\$10	\$100.00
Basement Room	paper,tape,brushes, roller	42	6 - 8 mts	good	\$625	\$625.00
Food Storage	Personal hygiene storage	20	1 - 3 yrs	good	\$10	\$200.00
Food Storage	Ensure cases	3	5 mts - 4 yrs	good	\$34	\$102.00
Food Storage	Juice	20	5 mts - 4 yrs	good	\$5	\$100.00
Food Storage	Canned food	600	5 mts - 4 yrs	good	\$3	\$1,800.00
Food Storage	Canned Beef	36	5 mts - 4 yrs	good	\$15	\$540.00
Food Storage	Canned Pork	36	5 mts - 4 yrs	good	\$10	\$360.00
Food Storage	Misc Canning Supplies	200	2 - 15 yrs	good	\$3	\$600.00
Food Storage	Canning Jars cases	20	5 mts - 4 yrs	good	\$15	\$300.00
Food Storage	Flourescent lightbulbs	20	10 yrs	good	\$12	\$240.00
Food Storage	Insulation 3 x 4 x 8 Extra	10	7 yrs	good	\$50	\$500.00
Food Storage	Can lights not installed	20	7 yrs	good	\$375	\$375.00
Upstairs Storag	Black Display Case Wood	1	10 yrs	good	\$78	\$78.00
Upstairs Storag	Totes w Lids	20	1 - 10 yrs	good	\$10	\$200.00
Upstairs Storag	VCR Player	1	10 yrs	good	\$100	\$100.00
Upstairs Storag	Dvd Movies	175	10 - 16 yrs	good	\$25	\$4,325.00
Upstairs Storag	Blue Ray Movies	50	1 - 10 yrs	good	\$40	\$1,500.00
Upstairs Storag	Suit Case 360 wheels	1	3 yrs	good	\$130	\$130.00
Upstairs Storag	Bags	20	1 - 9 yrs	good	\$20	\$400.00



Upstairs Storage	Window blind	1	3 yrs	good	\$50	\$50.00
Upstairs Storage	Bag Full Of Pillows	5	1 - 10 yrs	good	\$20	\$100.00
Upstairs Storage	Tin Cans	3	1 - 20 yrs	good	\$30	\$90.00
Upstairs Storage	Board Games	20	1 - 20 yrs	good	\$25	\$500.00
Upstairs Storage	Holiday Decor Misc	25	1 - 10 yrs	good	\$10	\$250.00
Upstairs Storage	Fog Machine	1	8 yrs	good	\$65	\$65.00
Upstairs Storage	Box Of Board Games	20	1 - 15 yrs	good	\$25	\$500.00
Upstairs Storage	Bag Of Blankets	3	1 - 20 yrs	good	\$130	\$397.00
Upstairs Storage	Easter Decorations	22	1 - 8yrs	good	\$5	\$110.00
Upstairs Storage	Halloween Decorations	10	1 - 6 yrs	good	\$10	\$110.00
Upstairs Storage	Halloween Decorations	20	1 mt - 8 yrs	good	\$20	\$400.00
Upstairs Storage	Halloween Decorations	15	1 mt - 8 yrs	good	\$20	\$300.00
Upstairs Storage	Halloween Costumes	15	1 mt - 4 yrs	good	\$25	\$375.00
Upstairs Storage	Halloween Costumes	14	1 - 10 yrs	good	\$30	\$430.00
Upstairs Storage	Halloween Costumes	6	1 - 10 yrs	good	\$100	\$600.00
Upstairs Storage	36 In Porch Kid. Hallowee	1	5 yrs	good	\$35	\$35.00
Upstairs Storage	6 Foot Airblown Hallowee	1	4 yrs	good	\$100	\$100.00
Upstairs Storage	Christmas Lights	80	11 mts	good	\$20	\$1,600.00
Household	Clothes Hangers	3000	1 - 25 yrs	good	\$1	\$3,000.00
Houshold	Water well rewire replumb	1	10 yrs	good	\$7,000	\$7,000.00
Household	Electrical New Lines, Brea	1	20 yrs	good	\$10,000	\$10,000.00
Household	Propane replumb rewire s	1	yrs	good	\$5,000	\$5,000.00
						\$270,788.00